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SESSIONAL PAPERS

VOLUME 7.

THIRD SESSION OF THE FOURTH PARLIAMENT

OF THE

DOMINION OF CANADA.

SESSION 1880-81.



VOLUME XIV.



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- No. 23p.. Return to Address; Copy of the Order in Council, passed in or before the year 1873, fixing Esquimalt as the Western Terminus of the Canadian Pacific Railway. (*Not printed.*)
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- No. 26... SUGARS :—Return to Order; showing the quantities of Sugars sent over the Intercolonial Railroad from Halifax to all other places in the Dominion in the years ending December 31st, 1878, and in March 11th, 1880, and the rates of freight, &c.
- No. 27... BANKS :—List of shareholders of the several Banks of the Dominion of Canada. (*Not printed.*)
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- No. 36b... Return to Order; Correspondence and Award of—Simard, Esquire, Official Arbitrator in the case of Lucien Morin, Antille, and several others of the Parish of St. Roch-des-Aulnets, County of L'Islet, claiming damages from the Government on account of borrowing pits for the use of the Intercolonial Railway. (*Not printed.*)
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- No. 48... THAMES RIVER:—Return to Order; Reports of Surveys made since last Session of the River Thames, from Chatham to the City of London, with the view to the improvement of the Navigation of that River. (*Not printed.*)
- No. 49... ISLAND RAILWAY, B.C.:—Return to Address; Correspondence with the Government of British Columbia, or with any persons in that Province, respecting the Island Railway. (*Not printed.*)
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- No. 52... TRENT VALLEY CANAL:—Return to Order; Correspondence between parties in Chicago and the Department of Public Works, or of Railways and Canals, respecting constructing the Trent Valley Canal. (*Not printed.*)
- No. 53... SHELBURNE FISHERY OFFICER:—Return to Order; Return of all fines imposed by the Fishery Officer of the County of Shelburne, upon whom, and for what offence. (*Not printed.*)
- No. 54... FISHERIES, STATISTICS OF:—Return to Order; Instructions issued by the Department of Marine and Fisheries to their officers, as a guide in the collection of statistics as to the annual production of the Fisheries. (*Not printed.*)
- No. 55... JUDGES' RETIRING ALLOWANCES:—Return to Address; Statement of the Number of Judgeships in each Province, at the time of the Union of such Province with Canada, the incumbents of which were entitled in certain events to retiring allowances; and the number actually receiving such retiring allowances at such time; and a like statement for each year since Confederation.
- No. 56... JUDICIAL WORK, QUEBEC:—Return to Address; Correspondence on the subject of the distribution of the judicial work of the Province of Quebec.
- No. 57... LUARD, MAJOR GENERAL:—Return to Address; Correspondence with the Imperial Government in relation to the appointment of Major General Luard as the officer in command of the Militia of Canada. (*Not printed.*)
- No. 58... WILLIAMSBURGH CANAL:—Return to Order; Engineer's Report on the cost of increasing the water-power of the Williamsburgh Canal. (*Not printed.*)
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- No. 61... **GRAIN RATES** *via* **HALIFAX**:—Return to Order; Correspondence relating to rates of freight for Grain to England *via* Halifax, or touching in any way the question of the transportation of Grain, etc., over the Intercolonial Railway and by steamship from the Port of Halifax to Great Britain.
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- No. 67... **EMIGRATION, VIA SARNIA AND WINDSOR**:—Return to Order; Number of persons who have passed from Canada into the United States by way of Sarnia and Windsor since the 1st of January, 1880; also, Statement of the number of persons who have within the same period come into Canada from the United States by way of Windsor and Sarnia. (*Not printed.*)
- No. 68... **EMIGRATION, IRELAND TO NORTH-WEST**:—Message; On the subject of assisted Emigration from Ireland to Manitoba and the North-West, together with a copy of the Despatch from His Excellency the Governor-General transmitting the same.
- No. 69... **CO-OPERATIVE ASSOCIATION**:—Return to Address; Correspondence between the Customs Department and the Collector of the Port of Montreal, relating to his connection with the Co-operative Association, together with all Orders and Regulations of the Department, relating to Customs Officers in such cases. (*Not printed.*)
- No. 70... **QUEBEC AND LAKE ST. JOHN RAILWAY**:—Return to Order; Report of A. L. Light, Esq., Engineer-in-Chief of the Province of Quebec, relating to the railway from Quebec to Lake St. John, and the Quebec and Lake St. John Railway Company. (*Not printed, the Supplementary Return being a corrected copy.*)
- No. 70a... Supplementary Return to Order; Report of A. J. Light, Esq., Engineer-in-Chief of the Province of Quebec, relating to the railway from Quebec to Lake St. John, and the Quebec and Lake St. John Railway Company.
- No. 71... **P. E. I. RAILWAY ACCIDENT**:—Return to Address (Senate); Correspondence having reference to an accident which occurred during the month of August last, between the York and Suffolk Stations of the P. E. I. Railroad. Also, a Return of the number of new sleepers or ties used on the said railway since the occurrence of the accident referred to, together with cost of same. (*Not printed for Sessional Papers.*)
- No. 72... **LIFE-SAVING STATIONS**:—Return to Order; Correspondence upon the question of establishing life-saving stations upon the inland waters of the Dominion. (*Not printed.*)

No. 73...	BOUNDARIES, ONTARIO AND QUEBEC:—Return to Address; Correspondence between the Government of the Dominion and the Imperial Government, on matters relating to the Boundaries of the Provinces of Ontario and Quebec. (<i>Not printed.</i>)
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REPORT

OF THE

MINISTER OF AGRICULTURE

FOR THE

DOMINION OF CANADA

FOR THE CALENDAR YEAR

1880.

Printed by Order of Parliament.



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REPORT

OF THE

MINISTER OF AGRICULTURE

FOR THE

CALENDAR YEAR 1880.

To His Excellency the Right Honourable Sir John Douglas Sutherland Campbell (commonly called the Marquis of Lorne), one of Her Majesty's Most Honourable Privy Council, Knight of the Most Ancient and Most Noble Order of the Thistle, and Knight Grand Cross of the Most Distinguished Order of St. Michael and St. George, Governor-General of Canada and Vice-Admiral of the same, &c., &c., &c.

MAY IT PLEASE YOUR EXCELLENCY,—

I have the honour to submit the Report of the Department of Agriculture for the calendar year 1880.

I.—GENERAL REMARKS.

The following is a statement of the number of letters received and sent by the Department, during the year 1880 :—

Months.	Received.	Sent.
January.....	2,672.....	3,451
February.....	1,875.....	2,537
March.....	2,645.....	2,890
April.....	2,012.....	2,338
May.....	1,794.....	2,943
June.....	1,511.....	1,800
July.....	2,086.....	3,371
August.....	1,783.....	3,063
September.....	1,434.....	1,818
October.....	1,890.....	2,701
November.....	1,663.....	1,984
December.....	1,845.....	2,132
	24,210	30,988

The following table shows a statistical statement of the business of the Department from the year 1864 to 1880, inclusive:

Years.	Letters Received.	Letters Sent.	No. of cases of Patents, Copyrights, Trade Marks, &c.	Total number of Immigrants.
1864	5,422	5,152	181	40,649
1865	6,694	7,638	200	47,103
1866	7,435	8,250	337	51,794
1867	7,571	10,679	840	57,873
1868	8,696	10,299	643	71,448
1869	9,516	13,654	965	74,365
1870	11,442	20,078	1,110	69,019
1871	18,415	21,709	2,035	65,722
1872	20,271	30,261	2,215	89,186
1873	22,216	31,786	3,204	99,109
1874	17,970	22,673	3,072	80,022
1875	15,623	17,927	4,923	43,458
1876	16,562	18,512	4,389	36,549
1877	21,796	30,079	4,271	35,285
1878	19,815	28,429	4,159	40,032
1879	27,259	22,419	4,190	61,052
1880	24,210	50,988	4,474	85,850

II.—ARTS AND AGRICULTURE.

CATTLE TRADE.

The cattle trade with Great Britain has, during the past year, assumed larger proportions than in any previous year, and is daily gaining favour in the British markets. This is, no doubt, in a great measure owing to the healthiness of Canadian stock, and to the very full and complete regulations and watchfulness exercised at the Cattle Quarantines, which protect it from many diseases that other countries suffer from. The total number of cattle exported from Canada during the past year was 50,905, being an increase of 25,896 over last year, as will be seen from the following table:—

	1879.	1880.
Cattle.....	25,009	50,905
Sheep.....	80,332	81,843
Swine.....	5,385	700

I have already referred in my previous reports to the superior advantages of the St. Lawrence route for the shipment of live stock. That superiority has continued to manifest itself in the comparative smallness of the losses sustained by cattle shippers.

In the Appendices will be found the report of Prof. McEachran, on the working of the Cattle Quarantines and Stock Inspections during the past year. After a lengthy correspondence with the Imperial Authorities, and by means of negotiations with the United States, it was decided, that while the prohibition against the introduction of American cattle and swine was of paramount necessity, both as regards the health of Canadian stock and for securing the continuance of exemption from the slaughtering clause of the "Imperial Contagious Diseases (Animals) Act," there was a possibility of allowing the transit of animals in bond from one American port to another through Canadian territory.

As regulations were necessary for carrying out these precautions, and considering this in connection with the general subject of stock quarantine and inspection, the Order in Council of the 21st May, 1879, was repealed and a new Order in Council was passed on the 23rd April last.

The latter being a consolidation of the previous Regulations and Orders, with a still further Order in Council, passed 3rd May last, respecting the importation of swine for the purpose of packing, is now in effect.

It is divided into four chapters, and provides for the prohibition of cattle and swine from the United States into the Provinces of Ontario and Quebec, New Brunswick, Nova Scotia and Prince Edward Island; for cattle quarantine in the ports of Halifax, St. John and Quebec, of all cattle coming from Europe, such quarantine to extend over a period of ninety days; it provides for the transit of animals in bond under strict regulations of inspection and segregation, and goes fully into the details of the precautionary measures to be exacted from shippers and forwarders, and for setting aside railway cars exclusively for that transit. The period of detention in quarantine of ninety days, for cattle imported from Europe, has been adopted in order to satisfy the United States Government, and it was in consequence of the adoption of that measure that the Washington Authorities repealed the Regulations adopted by them, prohibiting the importation of Canadian cattle into the United States.

It is a subject of congratulation that amongst the numerous cattle detained at the Stock Quarantine at Point Levis for the ninety days period, no contagious disease manifested itself; the deaths having only amounted during the whole season to two cows, four calves and one sheep; all from ordinary causes.

There have been this year, in the Point Levis Quarantine grounds, at times over two hundred head of the finest cattle, and it may be said that probably never were there on this continent such a number of prize cattle gathered together on the same spot. The details of the operations of that Quarantine, under the immediate care of Mr. Couture, V.S., will be found in the general report of Professor McEachran, herewith annexed.

Besides the ordinary inspection and quarantine proceedings, there have been several visits paid to localities where rumour alleged that disease had broken out amongst cattle. Every case to which attention was called was found on investigation to be either mere rumour, or some ordinary disease due to common causes. The only exception was a form of disease existing in the County of Pictou, Nova Scotia, for a number of years, but an inspection of the locality, examination of the animals, *post mortem*, and other investigations held have failed so far to clearly establish the true character of the disease. It does not belong to any of the known types of contagious or infectious diseases, and has been purely local in its extent. I purpose following up the matter, and, with the concurrence of the local authorities, endeavour to discover both the cause and a remedy if possible. I, however, would here repeat that there is no danger whatever of infection, as the disease has invariably remained localized within a narrow limit.

I cannot too thoroughly impress upon all Canadian feeders and shippers of cattle the great importance of exporting none but first-class animals. Much has already been done to improve the breed of cattle, but there still remains much to be done in this direction.

To obtain the breed best adapted for feeding, with the view of making Canadian beef occupy the first place in European markets, rests with the Canadian farmer. All in this trade should ship none but well fed-cattle, and take every precaution to see that they are well and properly cared for, both in the shipping-yards and on the railway, prior to being placed on board the vessel. On the latter, the means of proper and systematic ventilation should be well looked after, and, with the exercise of care and attention to their wants during the voyage, cattle should arrive in Liverpool, or any other port for which they are destined, in as good or even better condition than when leaving the port of embarkation. As it is largely to the interest of our Canadian shippers that their beef should be, from its quality, the first in demand on the European markets, I would again impress the desirability of shipping none but beef-cattle of the best quality. There is another matter of especial interest and import to the Canadian farmer in the feeding of cattle before shipment; that is, the benefit that must accrue to the land when the manure from such an operation is restored to it, and on our partially worn-out and exhausted soils, the result of over-cropping and constant getting of cereals from the land is only too apparent. Where this system has been carried on, and the want of manure is felt to replenish the elements abstracted from the soil, the evil has become too marked to pass by. The facilities for cropping, and the diminished labour attending that branch of farming, together with the former low price of meat, as compared with stock raising, have contributed to this evil, and the time has now arrived when the proper remedy can be provided, which is afforded by the English markets so readily taking our supply of cattle. I feel that this subject cannot be too freely impressed on our agriculturists generally.

PHOSPHATE OF LIME.

Attention was called in my Report for 1878 to large deposits of phosphate of lime, which were ascertained to exist in this country, and the mining and shipment of which bid fair to become a large and profitable source of industry. This trade, however, received a severe check in 1879, owing to the successive bad harvests in Great Britain, which reduced the consumption of this article to a minimum. With the opening of the year 1880, however, the demand from England materially increased the price of this fertilizer, and the shipments which, in 1879, fell to about 6,000 tons, increased in 1880 to about 12,000 tons. On account of the high grade of Canadian phosphate (from 75 to 95 per cent.,) it may now be considered as having secured a firm foothold in the English market.

No definite action has yet been taken here in regard to the conversion of crude phosphate into superphosphates ready for use. The iron pyrites found in considerable quantities in proximity to the phosphate deposits has not been mined to any extent, and the little that has found its way to the manufacturer has been consumed in the making of sulphuric acid for export.

The necessity for the use of artificial manure in the production of wheat and other crops becomes yearly more and more apparent, and especially on this continent where the virgin soil is becoming exhausted by continual cropping, and a return to it of the requisite fertilizers is absolutely necessary for profitable cultivation.

Practical experience has shown how some of the older States, whose soil was considered inexhaustible for wheat growing, are now far behind the Western States and Manitoba, against the products of which, from virgin soil, they can only compete by heavy use of artificial and other manures.

From the fact of a fertilizer in our midst, only requiring to be manufactured, it can readily be seen what facilities are afforded Canadian agriculturists for its use, compared with Europeans, who have to pay the freight and other charges on the same material even in a crude state.

I strongly call the attention of our farming community to the use of this native product, a large demand for which, in a manufactured state, would soon call into existence works for the same amongst us; and such manufacture would employ the labour of our own country.

The experiments with ground mineral phosphates not treated with sulphuric acid, carried on for some years by the Aberdeenshire Agricultural Association, have led to the inception of like experiments in Canada of crude phosphate of lime reduced to a fine powder being applied to the soil. During the year 1880 Professor Brown of the Ontario School of Agriculture at Guelph carefully conducted one experiment. While the ground phosphate plot as compared with a plot without

manure showed a larger produce of grain, [it] showed a less produce of straw, and in both materials it did not yield as much as a plot with farm-yard manure. Mr. Brown, in conclusion, remarks, "I am of opinion that the inquiry should be prosecuted for two years more upon the same plots, as Apatite (phosphate of lime) is probably slower in its effects than farm-yard manure and some other fertilizers, so that the future may tell a better story than now."

One gentleman has for a second year experimented with the ground phosphate on potatoes, and the yield, for size and excellence, has been unprecedented.

It is to be hoped that increased attention will be paid to the phosphate industries, and the results of experiments in the use of this fertilizer noted and made public.

PARIS EXHIBITION.

The bronze medals, with the diplomas of each of the classes of awards, were received from the British Commissioner early in the year, and were at once distributed.

The "Honourable Mentions" were subsequently received and were transmitted to the respective successful exhibitors, according to a list which accompanied them from the Secretary of the British Commission.

DOMINION EXHIBITION.

The Annual Exhibition of the Association of Arts and Manufactures of the Province of Quebec, for 1880, was held in the city of Montreal in September last. A Dominion character was given to the Exhibition by a vote of Parliament of \$5,000, which was administered through my Department. The Exhibition possessed every feature of excellence, and was largely attended. As was the case in 1879 at the Ontario Exhibition at Ottawa, the exhibits of Manitoba and the North-West Provinces were shown at Montreal and attracted a large share of attention.

ARCHIVES.

Additions continue to be made to the collection of Archives relating to the history of the Dominion and its Provinces.

The work of preparing catalogues and indexes is being done by Mr. Douglas Brymner, the Archivist of the Dominion, and lists of the annual additions will be found in previous reports.

Among the papers received during the year are the following volumes of the Haldimand collection, copied from the originals in the British Museum in London. The work of copying the rest of the volumes is still in progress.

	VOL.
Correspondence with Sir Jeffrey Amherst.....	1753 to 1777 1
Correspondence with General Gage.....	1758 to 1766 4

Vol.

Correspondence with Brigadier Stanwix, General Abercrombie, General Murray, and Colonel Robertson.....	1756 to 1775	1
Report of General Murray on Quebec.....	1762	1
Governor Murray's transactions at Quebec.....		1
Correspondence with Brigadier Barton.....	1760 to 1765	1
Correspondence with Sir W. Johnson, and papers on Indian Affairs.....	1759 to 1774	1
Correspondence with Brigadier Taylor and others on Indian Affairs.....	1765 to 1774	2
Correspondence with Governors of Provinces.....	1765 to 1774	1
Letters and accounts relating to Ordnance affairs at Pensacola....	1764 to 1775	1
Accounts of Pensacola, &c.....	1767 to 1773	1
General orders and letters relating to the Garrison at Niagara...	1759 to 1774	1
Correspondence with Messrs. Wallace Ross & Co.....	1765 to 1778	1
Correspondence with Major F. Hutcheson.....	1766 to 1778	1
Papers relating to the Government of Three Rivers and the Iron Works there.....	1760 to 1767	2
Papers relating to Courts Martial, &c.....	1758 to 1759	1
General orders and instructions.....	1763 to 1777	1
Instructions for the Ordnance Officers and Barracks at Quebec...	1767 to 1771	1
Accounts and papers relating to Long Meadow, Maryland.....	1766	1
Journal of exploring expeditions, maps and plans.....	1750 to 1780	1
Copies of letters of General Haldimand as Commander-in-Chief.	1773 to 1774	1
Correspondence with Lord Dartmouth.....	1773 to 1775	1
Correspondence with Lord Barrington, Secretary of War.....	1764 to 1777	1
Correspondence of the Ministers with Generals Amherst, Gage and Carleton.....	1776 to 1778	1
Letters from Sir Guy Carleton.....	1776 to 1778	2
Orders and instructions to General Haldimand.....	1778	1
Letters from General Haldimand to Lord George Germaine and the Treasury.....	1777 to 1779	1
Letters from Lord George Germaine.....	1777 to 1779	1
Letters from English Ministers.....	1782 to 1784	1
Letters from the Treasury.....	1777 to 1786	2
Letters from Boards of Admiralty and Ordnance.....	1778 to 1785	1
Letters from the Treasury and to and from the War Office.....	1778 to 1785	1
Letters to the Ministry.....	1778 to 1790	5
Letters to the Treasury.....	1778 to 1785	1
Letters to the Secretary at War, Ordnance, Admiralty and Board of Trade.....	1778 to 1786	1
Letters from the Secretaries of General Haldimand.....	1779 to 1784	1

		VOL.
Letters to various persons.....	1778	1
Private letters	1784	1
Letters to various persons	1781 to 1791	1
Letters from various persons.....	1757 to 1777	3
Letters to General Haldimand as Governor of Quebec.....	1778 to 1787	6
Letters to General Haldimand after his appointment as Governor of Quebec.....	1788 to 1791	1
Minutes of Council at Quebec	1778 to 1784	2
Letters from Adjutant-General's Office at Quebec	1778 to 1783	3
General Orders by Sir Guy Carleton and General Haldimand.....	1776 to 1783	1
General Orders by General Haldimand.....	1783 to 1784	1
Register of Military Commissions.....	1778 to 1782	1
Register of Naval and Military Commissions.....	1778 to 1782	1
Warrants for the ordinary service of the Army.....	1778 to 1784	2
Abstract of Warrants for the ordinary service of the Army.....	1778 to 1784	1
Register of Warrants for the extraordinary service of the Army...	1778 to 1784	6
Abstract of Warrants for the extraordinary service of the Army...	1778 to 1784	1
Correspondence with H. T. Cramahé and H. Hamilton, Lieut.- Governors of Quebec	1778 to 1784	1
Correspondence with officers commanding at Michillimakinak and Niagara.....	1777 to 1783	2
Correspondence with officers commanding at Michillimakinak....	1778 to 1785	3
Correspondence with officers commanding at Niagara.....	1777 to 1778	1
Letters to Lieut.-Colonel Campbell and others.....	1778 to 1784	2
Correspondence with Lieut.-Colonel D. Claus.....	1778 to 1784	1
Commission and instructions to Sir J. Johnson.....	1782 to 1783	1
Reports on Indian Nations		1
Letters from officers of the German Legion		2
Journal of Colonel de la Balme.....	1779	1
Papers relating to Pierre de Calvet and Boyer Pillon.....	1776 to 1786	1
Papers relating to Pierre Rouband.....	1771 to 1787	1
Papers relating to the cases of Joseph Despins (1778) and the cartel sloop "Sally".....	1778 to 1781	1
Private diary of General Haldimand.....	1786 to 1790	2

CENSUS AND STATISTICS.

In accordance with the provisions of the Census Act, a report of work done and monies expended on account of the forthcoming census was laid by me before Parliament.

In this connection the examination of the Statutes and Official Gazettes, both Provincial and Dominion, to ascertain the changes—municipal and territorial—since

the taking of the last census, have entailed considerable work; a re-adjustment of schedules, together with lists of each census district have been made, and the preparatory work is now approaching completion.

The total expenditure on Census account is \$9,089.95.

The Criminal Statistical tables of 1879-80 are published as an annex to this Report.

Several representations have been made to me during the year on the subject of Health Registration and Vital Statistics, the great importance of which is recognized by every one. But the question is, how to devise a measure which shall be at once effective and economical. This will receive my earnest consideration.

III.—COPYRIGHTS, TRADE MARKS, INDUSTRIAL DESIGNS AND TIMBER MARKS.

The following table shows a Comparative Statement of the business of this Branch from 1868 to 1880, inclusive:—

Years.	Letters Received.	Letters Sent.	Copyrights Registered.	Certificates of Copyrights.	Trade Marks Registered.	Certificates of Trade Marks.	Industrial Designs Registered.	Certificates of Industrial Designs.	Timber Marks Registered.	Certificates of Timber Marks.	Assignments Registered.	Fees Received.
												\$ cts.
1868.	110	128	34	34	32	32	6	6	.....	.....	.....	183 00
1869.	198	211	62	62	50	50	12	12	.....	.....	.....	418 00
1870.	473	473	66	66	72	72	23	23	190	190	.....	877 00
1871.	562	562	115	115	106	106	22	22	105	105	.....	1,092 00
1872.	523	523	87	33	103	103	17	17	64	64	11	927 00
1873.	418	549	122	38	95	95	30	30	69	96	20	940 50
1874.	1027	1027	134	55	163	163	30	30	41	41	19	1,339 50
1875.	943	986	131	50	149	149	31	31	21	21	15	1,175 00
1876.	1175	1240	178	57	238	238	47	47	17	17	33	1,758 25
1877.	1190	1246	138	37	227	227	50	50	18	18	31	1,732 70
1878.	1210	1285	193	61	223	223	40	40	10	10	14	1,671 25
1879.	1104	1127	184	69	154	154	41	41	13	13	24	2,434 82
1880.	1145	1292	185	93	113	113	40	40	19	19	28	2,806 15

The total number of registrations of copyrights, trade marks, industrial designs and timber marks, was 385 during the year 1880. Out of this number there were 185 registrations of copyrights, besides 93 certificates; 14 of interim copyrights, besides 7 certificates; 2 of temporary copyrights with certificates; 113 registrations of trade marks; 40 of industrial designs; and 19 of timber marks.

The total number of assignments of these different rights recorded was 23. The correspondence of this Branch of the Department amounted to 1,145 letters received, and 1,292 sent.

The fees during the year amounted to \$3,806.15.

TRADE-MARK AND COPYRIGHT BRANCH.

COMPARATIVE Statement of the Business of this Branch from 1868 to 1880.

Subjects.	1868.	1869.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.
Letters—												
Received	110	198	562	523	418	1,027	943	1,175	1,190	1,210	1,104	1,145
Sent	128	211	562	523	519	1,027	983	1,240	1,246	1,285	1,127	1,292
Copyrights—												
Registrations	34	62	66	87	122	134	131	178	138	193	184	179
Certificates	34	62	66	33	38	55	50	49	37	61	69	179
Trade Marks—												
Registrations	32	50	106	103	95	163	149	238	227	223	154	112
Certificates	32	50	106	103	95	163	149	238	227	223	154	112
Industrial Designs—												
Registrations	6	12	23	17	30	30	31	47	50	40	41	39
Certificates	6	12	23	17	30	30	31	47	50	40	41	39
Timber Marks—												
Registrations .....	.....	.....	130	61	69	41	21	17	18	10	13	18
Certificates .....	.....	.....	130	61	69	41	21	17	18	10	13	18
Actions	382	657	1,820	1,557	1,515	2,711	2,509	3,240	3,201	3,295	2,900	3,104
Fees received	183 00	418 00	1,092 00	927 00	940 20	1,339 50	1,175 00	1,758 25	1,732 70	1,671 25	2,431 81	3,806 15

IV.—PATENTS.

The following table contains a summary of the business of the Canadian Patent Office, from 1855 to 1880, inclusive:—

Years.	Applications for Patents.	Patents Granted.	Caveats Filed.	Transfers of Patents Registered.	Fees Rec'd, including De- signs and Trade Marks Branch.
					\$ cts.
1855.....	99	92	.....	32	1,911 30
1856.....	120	108	.....	52	2,370 50
1857.....	126	115	.....	54	2,406 76
1858.....	116	98	.....	35	2,105 00
1859.....	142	112	.....	26	2,479 75
1860.....	170	150	.....	47	2,644 07
1861.....	160	142	.....	56	3,012 70
1862.....	180	160	.....	72	3,650 90
1863.....	207	156	.....	78	3,759 90
1864.....	170	145	.....	74	3,267 95
1865.....	184	162	.....	70	3,618 76
1866.....	274	263	.....	126	6,132 78
1867.....	369	218	.....	193	8,110 00
1868.....	570	546	.....	337	11,052 00
1869.....	781	580	*60	470	14,214 14
1870.....	626	556	132	431	14,540 07
1871.....	279*	512	151	445	14,097 00
1872.....	752	670	184	327	19,578 65
1873.....	1,124	1,026	171	547	29,830 14
1874.....	1,376	1,249	200	711	34,301 98
1875.....	1,418	1,320	194	791	34,555 82
1876.....	1,548	1,382	185	761	36,187 63
1877.....	1,445	1,353	168	841	35,388 00
1878.....	1,428	1,264	172	832	33,663 67
1879.....	1,358	1,237	203	728	33,303 60
1880.....	1,601	1,406	227	855	42,141 14

*There were no caveats until 1869.

From the above comparative statement it will be seen that there was a large increase in the business of the Patent Office during the past year, when compared with every previous year.

The following statement shows the number of Patents for five years' terms issued and allowed to expire in the years named:—

In 1871.....	Five Years' Patents issued.....	495
1876.....	do allowed to expire.....	468
	Continued in force by renewal.....	27
In 1872.....	Five Years' Term, Patents issued.....	629
1877.....	do do allowed to expire.....	572
	Continued in force by renewal.....	57

PATENTS—*Continued.*

In 1873	Five Years' Term, Patents issued.....	887
1878.....	do do allowed to expire.....	813
	Continued in force by renewal.....	74
In 1874.....	Five Years' Term, Patents issued.....	1,130
1879.....	do do allowed to expire.....	1,019
	Continued in force by renewal.....	111
In 1875.....	Five Years' Term, Patents issued.....	1,214
1880.....	do do allowed to expire.....	1,105
	Continued in force by renewal.....	109

A large proportion of the Patents issued for five years in 1875 expired during 1880, the holders not renewing them.

The following statement shows the numbers and terms of Patents issued in the years named:—

Years.	Patents for five years' term.	Patents for ten years' term.	Patents for fifteen years' term.
1877.....	1,286	17	30
1878.....	1,201	19	44
1879.....	1,173	8	56
1880.....	1,298	19	89

The Patentees of the last seven years resided in the following countries:—

Years.	1874.	1875.	1876.	1877.	1878.	1879.	1880.
Canada	530	521	575	533	452	478	490
England	43	44	51	46	32	51	50
United States.....	665	748	736	757	771	695	843
France	3	3	8	2	1	2	5
Germany		2	3	5	5	5	7
Other Counties.....	8	2	9	10	3	6	11
Totals	1,249	1,320	1,382	1,353	1,264	1,237	1,406

The Canadian Patentees were distributed among the Provinces as follow:—

—	1874.	1875.	1876.	1877.	1878.	1879.	1880.
Ontario	344	348	380	340	315	308	334
Quebec	147	134	152	132	100	133	122
New Brunswick	19	24	19	22	16	16	15
Nova Scotia.....	14	14	21	34	17	16	18
Prince Edward Island.....	4			2	3	2	
Manitoba	1		1			2	1
British Columbia.....	1	1	2	3	1	1	
Totals.....	530	521	575	533	452	478	490

Two applications for Patents were found to be conflicting, and were settled by arbitration.

The issue of 49 Patents was objected to; but 15 of these were allowed after alterations and modifications in the claims.

Many patentees have been unable to commence the manufacture of their inventions in Canada within the two years allowed by law after the granting of the Patent, and wherever the reasons appeared sufficient, a further term of a few months was granted under authority of section 28 of the Act.

Seven re-issues of Patents were granted.

The correspondence of the Patent Branch continues to increase, also the demand for authenticated copies.

The visitors to the Model Rooms increase in numbers every year. Many strangers neglect signing their names in the visitors' book, kept for that purpose, so

that the exact number cannot be recorded. But a compilation of the names registered in 1880 shows 3,608, and it is estimated nearly double that number neglected to sign the visitors book in the Model Rooms.

As I stated in my Report last year the show cases in the Model Rooms are overcrowded and additional space will shortly have to be obtained, both for the benefit of the officers as well as the public.

The Patent Record for 1880 in connection with the *Scientific Canadian* and *Mechanics' Magazine*, as published by the Burland Lithographic Company, has been of great use to inventors, manufacturers and others, and having been first issued in 1873 it now forms a valuable record for reference.

V.—QUARANTINE.

GROSSE ISLE.

The Medical Superintendant of Grosse Isle Quarantine states that only one vessel was reported for medical inspection at that station during the year. This was the "Glen Monarch," from Rio Janeiro, on which there had been sixteen cases of yellow fever during the voyage. The vessel was cleansed, purified and disinfected.

The expenditure during the season of 1880 was \$8,654.44.

PORT OF QUEBEC.

The Inspecting Physician, Dr. Rowand, reports the past year as exceedingly healthy, there being only thirteen cases of infectious disease, out of 24,997 immigrants who arrived during the season; of these diseases eleven were measles, one scarlet fever, and one small-pox. They were sent to the Marine and Emigrant Hospital, and every precaution being taken there was no spread of contagion on board or elsewhere.

HALIFAX.

The Inspecting Physician, Dr. Wickwire, reports that no case requiring quarantine observation was brought to that port during the past year.

The expenditure during the season of 1880 was \$3,712.30.

ST. JOHN.

The Inspecting Physician, Dr. Harding, reports that the season has passed without any serious quarantine requirements. In April last the ship "David," from Rio Janeiro, arrived at St. John, the captain of which had died from yellow fever on the voyage. A number of the crew also had been sick with yellow fever during the passage. The vessel had been well fumigated at sea, and after a day's detention, the crew being all healthy, she was discharged from quarantine.

The expenditure during the season of 1880 was \$2,888.77.

PICTOU.

The Inspecting Physician, Dr. Kirkwood, reports only two cases of infectious or contagious disease requiring his attention during the year; both proving to be simply cases of measles, were speedily cured and discharged.

The expenditure during the season of 1880 was \$1,100.65.

CHARLOTTETOWN.

The Inspecting Physician, Dr. Hobkirk, reports that three cases of yellow fever were admitted into the Quarantine Hospital during the year. The patients were part of the crew of the brig "Westaway," from Demerara. Every precaution was taken by the captain to prevent the spread of the disease on board, and on arrival at Charlottetown the patients, who were suffering from extreme debility and prostration only, were removed to the Quarantine Hospital, where they remained till thoroughly convalescent. The ship was placed in quarantine, fumigated and thoroughly disinfected before being admitted to the wharf.

The expenditure at this station during the year was \$915.85.

TRACADIE.

In pursuance of the vote of Parliament of \$3,000 for maintenance of the Tracadie Lazaretto, which from its character I include under the head of quarantine, arrangements have been made under authority of an Order in Council for its transfer by the Provincial Government of New Brunswick to the Dominion Government. By this transfer all the properties belonging to the Lazaretto have now been handed over to the Federal Government. Owing to my absence in England, and to other circumstances, the actual transfer did not take place till the 25th of November last; since which date the institution has been reorganized on an economical footing, and the expenditure will be kept within the sum voted by Parliament.

The Lazaretto, as is well known, has for its object the segregation of lepers. I am not prepared at present to deal at any length with the subject, but there are hopes that it will be possible within a comparatively short term of years to eradicate that terrible disease from Canadian soil.

VI.—IMMIGRATION.

The same form of tables as was used last year has been retained in this Report, for the convenience of comparison; and, therefore, in the first place, in the following statement, all arrivals both of immigrant passengers and immigrant settlers, who have entered the Dominion from 1872 to 1880, inclusive, are given:—

	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.
<i>Via</i> the St. Lawrence	34,743	36,901	23,894	16,038	10,901	7,743	10,295	17,251	24,997
<i>Via</i> Suspension Bridge and Inland Ports	49,130	50,578	39,904	18,322	13,203	13,040	15,814	30,071	*47,296
Maritime Province Ports, including Portland.....	5,313	2,659	2,114	959	1,311	2,749	2,488	3,955	3,309
	89,186	90,138	65,992	35,319	25,415	23,532	28,597	51,277	75,602
Entered at Customs Houses with settlers' goods.....		8,971	14,110	8,139	11,134	11,753	11,435	9,775	10,248
Total.....	89,186	99,109	80,022	43,458	36,549	35,285	40,032	61,052	85,850

* NOTE.—It may be explained that this item of 47,296 is composed as follows:—Immigrants *via* Suspension Bridge, 45,016; and from United States, *via* Duluth and St. Paul, Minneapolis and Manitoba Railway, comprising Mr. Lalime's party from the Eastern States, 2,280.

The arrivals by the St. Lawrence route, both by immigrant passengers and immigrant settlers, from 1854 to 1880, inclusive, are shown by the following table:—

1854.....	53,180
1855.....	21,274
1856.....	22,439
1857.....	32,097
1858	12,810
1859.....	8,778
1860.....	10,150
1861.....	19,923
1862.....	22,176
1863	19,419
1864.....	19,147
1865.....	21,355
1866	28,648
1867	30,757
1868.....	34,309
1869.....	43,114
1870.....	44,475
1871.....	37,020
1872.....	34,743
1873.....	36,901

1874.....	23,894
1875.....	16,038
1876.....	10,901
1877.....	7,743
1878.....	10,295
1879.....	17,251
1880.....	24,997

The number of immigrants who arrived during the last five years, and who were reported by the Agents of the Department as having stated their intention to settle in Canada, was as follows :—

	1875.	1876.	1877.	1878.	1879.	1880.
At Quebec	12,043	7,063	4,201	5,804	11,017	14,359
‘ Suspension Bridge....	5,145	5,696	6,453	7,022	7,565	5,770
“ Halifax, N. S.....	709	506	930	1,970	3,430	2,265
“ St. John, N.B.....	250	136	141	276		90
“ Portland, Me.....		605	1,513	161		124
“ *Manitoba, settlers entering at ports other than these above enumerated.....	1,096	493	2,084	3,139	7,905	4,936
	19,243	14,499	15,323	18,372	30,717	27,544
Reported with Settlers’ goods by Custom Houses.....	8,139	11,134	11,759	11,435	9,775	10,961
Total Settlers...	27,383	25,633	27,082	29,807	40,492	38,505

As remarked in previous Reports, the numbers of immigrants reported to be distributed by the several Agents will be found in excess of those above given, and the fact arises from movements of immigrants between the stations, some of them being twice reported. The figures taken are those given by the Agents at the points at which the immigrants enter the Dominion.

* The total number of persons who went into Manitoba in 1880 was in round numbers about 18,000, ascertained as follows:—Reported at Emerson to end of May, 2,065; reported at Winnipeg to same date, 411; settlers reported by chief land guide from May 25th, to end of season, 13,366; Lalime’s party from Eastern States, 169; Grahame’s party from Western States, 411; navvies to work on railway, about 1,500; in all 17,922. Mr. Kingsmill, Agent at St. Paul, reports from tickets shown there that, including children, about 17,000 souls entered Manitoba. If a proportion of 10 per cent. of these is taken (and that is a very low estimate) as persons from the United States, it gives 1,700, which, with those sent by Mr. Grahame (411) and by Mr. Lalime (169), makes American arrivals 2,280.

There was an increase this year of arrivals at Quebec of 7,746; there was also an increase at the Suspension Bridge of 2,850, making a considerable increase in the immigration to Canada in 1880.

The value of the personal effects of immigrants entered at the Custom Houses as settlers' goods amounted in 1880 to \$335,899, against \$335,612 the previous year. The following statement shows the number of the arrivals and the value of the personal effects entered at the several ports in 1880 :—

	Number of Arrivals.	Value of Effects.
Montreal.....	4,071	\$55,583
Ottawa, and ports within its agency.....	721	24,517
Kingston	589	18,850
Toronto, and ports within its agency.....	646	61,552
Hamilton, do do	711	41,715
London, do do	2,741	109,565
St. John.....	646	12,089
Halifax, N.S.....	123	12,025
	<hr/> 10,248	<hr/> \$335,899

To the above figures should be added the amounts of money taken into Manitoba by new arrivals, and brought in 1880 by other arrivals from sea; but as the only agencies reporting these are Toronto..... £70,000 or \$340,665 90

And Hamilton..... 619,000 00

\$959,666 90

the returns are imperfect. Adding these two to the effects of those reported from Customs there is as follows :—

Reported at Agencies..... \$959,666 90

“ Customs 335,899 00

In all..... \$1,295,565 90

It thus appears that the value in money and property brought by the immigrants into the country in 1880 was over a million and a quarter dollars ascertained, besides a very large amount unascertained. In addition to this amount, there were the large unascertained, but undoubtedly very considerable, values in the tools, implements and effects brought by them of which there are no means of taking any account.

The following table shows the number of immigrant passengers through Canada to the United States, and the number of settlers in Canada, from 1866 to 1880, inclusive :—

Year.	Immigrant. Passengers for United States.	Immigrant Settlers in Canada.
1866.....	41,704	10,091
1867.....	47,212	14,666
1868.....	58,683	12,765
1869.....	57,202	18,630
1870.....	44,313	24,706
1871.....	37,949	27,773
1872.....	52,608	36,578
1873.....	49,059	41,079
1874.....	40,649	25,263
1875.....	9,214	19,243
1876.....	10,916	14,499
1877.....	5,640	15,323
1878.....	11,226	18,372
1879.....	20,560	30,717
1880.....	47,112	27,544

The immigrant arrivals reported with settlers' goods by the Custom Houses, being 10,961 in number, are, however, given hereinbefore in a separate form. They may be regarded, to a considerable extent, as a set-off against the emigration to the United States.

The origins of the immigrants who arrived in the Dominion are only reported at the Port of Quebec. They are as follow, from 1873 to 1880, as reported at that Port

—	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.
English.....	18,004	13,298	7,582	4,989	4,646	5,350	10,395	11,059
Irish.....	4,336	2,650	1,449	808	742	1,042	1,543	3,183
Scotch.....	4,665	2,662	1,816	1,009	799	1,077	1,448	2,875
German.....	739	462	176	104	84	238	349	307
Scandinavians.....	6,447	1,407	1,201	1,157	1,004	1,538	2,872	7,402
French and Belgians.....	2,634	1,632	534	289	150	155	149	27
Other Origins—Swiss, etc.....	76	.....	.....	20	74	154	33	3
Icelanders.....	.....	351	22	1,167	52	418	6	71
Mennonites.....	.....	1,532	3,258	1,358	183	323	248	.....
Russians.....	.....	.....	.....	20	9	.....	200	70
Total.....	36,901	23,894	16,038	10,901	7,743	10,295	17,251	24,997

The trades and occupations of the steerage adults landed at the same port for the same years, were as follow :—

—	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.
Farmers.....	1,470	1,763	1,188	510	209	283	340	589
Labourers.....	6,202	4,259	3,863	2,796	1,393	2,839	7,136	10,184
Mechanics.....	7,662	2,773	977	491	1,118	897	923	903
Clerks and Traders.....	62	32	7	13	30	26	12	54
Professional Men.....	7	1						
Total.....	15,403	8,828	6,035	3,810	2,740	4,027	8,411	11,730

The efforts of the Agents of the Department have been mainly directed to the bringing out of agriculturists, with capital, together with agricultural labourers, railway navvies, and female domestic servants. All the agricultural labourers who came were placed in situations. The demand for this class of labourers, in the spring and summer was not satisfied. All through the season the demand was good. The chances for agricultural labourers, who come out in winter, finding employment immediately on arrival, are not so good. But the winter is a favourable time for those who come to join friends. The immigration of artisans and mechanics has been mainly moved by the demands of their several trades.

A large number of the agricultural class arrived with means to buy farms or land, and this class is rapidly increasing. This increase of immigration has been produced by the late agricultural depression in the United Kingdom, on the one hand, and the confidence produced by the circulation, on a very large scale, of the Reports of the Tenant Farmers' Delegates on the other.

The following statement shows the number of immigrants, chiefly children, brought to Canada under the auspices of charitable societies and individuals during the last five years :—

	1876.	1877.	1878.	1879.	1880.
Miss Bilborough					132
Acton Reformatory, Essex		2			
Miss Macpherson	179	127	79	101	128
Mr. Middlemore	71	87	89	60	44
Miss Rye		99	42	94	33
East London Family Emigration Fund of Hon. Mrs. Hobart	14				
Children's Home, London		26			
Rev. M. Nugent, Liverpool	1				
Seamen's Orphanage, Liverpool	18				
T. S. Fletcher, Dublin	4				
South Dublin Union					28
Rev. Mr. Stevenson				28	22
Catholic Emigration Committee	13	19			
Kingswood Reformatory, Bristol	3				11
Mrs. Birt		70	54	61	144
Mr. Quarrier, Glasgow			84	134	
Rev. Mr. Stephenson, Children's Home, Hamil- ton			36		
Sisters of Mercy, Loughrea					10
Mulligan Union					39
Ballyshanan Union					14
Old Castle Union					7
Cardinal Manning, Dublin					51
Miss Kennedy, Dublin					9
Totals	303	430	384	478	672

It may be remarked that the whole of the immigrants who enter Canada by sea now come by steamers, the greatly superior speed of these, and the comfort and good condition in which they bring immigrants, having driven sailing vessels completely out of the field, as respects this transport. The average time of the mail steamers from Liverpool was $10\frac{3}{4}$ days, and from Londonderry, 9 days; that of the Dominion Line from Liverpool, $12\frac{3}{4}$ days; that of the Temperleys, from London to Quebec, $17\frac{1}{2}$ days; and that of the Glasgow steamers, $12\frac{1}{2}$ days; Beaver Line, from Liverpool, 12 days; and Ross' London Line, $13\frac{1}{2}$ days.

Assisted passages were granted during the year at the rate of £5 stg. class of labourers, and £4 for female domestic servants.

When I was in England in the autumn, I found that a publication to the effect that there was an emigration from Canada at Port Huron of 75,057 for the fiscal year ended June 30th last, had produced a very detrimental effect as respects confidence in emigration from the United Kingdom to Canada. It was naturally said by many, that if Canada is a place from which such large numbers leave in one year at a single port, it must at least be a very doubtful country to go to for settlement. From my

general knowledge of the movements of emigrants, I felt positive that this statement could not be correct, and I caused a denial of its truth to be published. I have since caused an investigation to be made, the result of which will be found in an Annex herewith, in the form of a report from Mr. Lowe, the Secretary of the Department. It is therein shown that the claim of the Collector of the Port Huron Custom house is a very gross fabrication, and that the emigration at that point was not more than 6,705, arising apparently from an ordinary movement which has been going on for some years between the east and the west, on the whole continent of America; and which will probably, in the future, be turned in a very much larger stream to the prairie province of Manitoba and the North-West Territory of the Dominion.

The reports of the delegates from tenant farmers in the United Kingdom, whose visits were alluded to in last year's Report, have commanded far greater confidence among the farmers of Great Britain than any representations or statements of Agents, and the general success resulting from the visits of these delegates prompted me to cause further invitations to be extended to a limited number of similar representatives. In accordance therewith, the following delegates visited Canada principally during the fall of the year:—

G. Broderick, Hawes, Wensley Dale, Yorkshire, England; G. Curtis, Woodside, Silsden and Leeds, Yorkshire, England; John Sagar, Waddington, Clitheroe, Lancashire, England; Jesse Sparrow, Woodlands Farm, Doynton, Gloucestershire, England; William Cubitt, Barton Abbey, North Walsham, Norfolk, England; J. P. Sheldon, Wiltshire and South of England; L. Christy, Limerick, Ireland; Henry Anderson, Listowell, Ireland; H. Mercier, Gilford, Ireland; Hugh McLean, Rhu Tarbert, Kintyre, Argyleshire, Scotland; Peter Imrie, Candercuilt, Maryhill, Lanarkshire, Scotland; D. McDiarmid, Cluny, Scotland; and M. A. De LaLonde, France.

As it was impossible for each delegate to visit the whole Dominion, a different portion of the country was assigned to different delegates, and the examination of its products, system of agriculture, and general aspect was left entirely to their own examination in order that an unbiassed report might be given by them to their constituents on their return. These reports have already, to some extent, appeared in the columns of newspapers, and they have been published in pamphlet form.

It is safe to observe that with the wide-spread publication of the reports of the delegates of 1879 and the publication in newspapers so far of those of 1880, and from other causes which have brought Canada of late prominently before the British public, the Dominion has now attained an interest in the minds of a class of that people which it had not hitherto reached. This has been evidenced during this year by the character of immigrants who have arrived, they being, as reported by the Agents, for the most part as of a very superior class, and possessed of considerable means.

The Hon. Sir A. T. Galt, K.C.M.G., having been appointed by an Order in Council High Commissioner for Canada, in England, the superintendence of emigration from the British Isles became part of his functions. This reorganization necessarily changed the position of the Chief Emigration Agent, and the Hon. William Annand resigned his appointment in consequence. The staff was also lessened by the retirement of Mr. A. B. Daveney. Mr. Joseph Colmer, was appointed by Order in Council, Secretary of the Emigration Branch of the High Commissioner's Office.

The Agents of the Department in the United Kingdom in 1880, were the High Commissioner for Canada, Sir A. T. Galt; Mr. John Dyke, Liverpool; Mr. J. W. Down, Bristol; Mr. Thomas Grahame, Glasgow; Mr. Charles Foy, Belfast; Mr. Thomas Connolly, Dublin.

On the European Continent, Dr. Otto Hahn, of Wurtemberg, is acting as Agent in Germany.

The annual Reports of the British Agents will be found in the Appendices, and contain valuable information on immigration matters and the trade in Canadian cattle and produce.

Mr. Stafford, the Agent at Quebec, gives the usual tables of occupations, destination and other information in detailed form, and his Report shews a large increase in the number of immigrants arrived through that port.

Mr. Daley, the Montreal Agent, reports small capitalists as far more numerous than heretofore, the demand for labour good, and the year's proceedings satisfactory.

Mr. Wills, the Agent at Ottawa, reports that the improvement in trade and business since his last Report has had the effect of raising wages in his district, greatly facilitating his disposal of immigrants. He reports a number of Germans as settling in his district. He also states that there is a large number of arrivals which does not come under his notice, as they enter at points away from his office. This remark is applicable to other agencies besides, as many who arrive with means do not report themselves at all.

Mr. Macpherson, the Agent at Kingston, furnishes very complete tables showing the operations of his Agency for the season, and reports the immigrants as of a superior class. He further reports that in several cases persons for whom he found employment remitted money home to bring out their families and friends.

Mr. Donaldson, the Agent at Toronto, reports the arrival of a large number of farm labourers in his district, for whom ready employment was obtained. More capitalists also arrived than in former years, and he mentions the fact of ten parties alone possessing a capital of £70,000 sterling.

Mr. Smith, the Agent at Hamilton, reports the immigrants in his district as of a very good class compared with previous years, and for the most part possessed of means ranging from \$500 to \$1,500, and in some instances much larger amounts. He reports a great improvement in all branches of manufacture in his district, which with good crops and a general activity has caused works that had been closed for years to be reopened. His tabulated statements give a thorough synopsis of his operations.

Mr. Clay, the Agent at Halifax, reports the immigrants as superior to those of former years, and attributes this in a great measure to the Order in Council prohibiting the landing of pauper immigrants. He reports also that many who left Nova Scotia in the spring with the idea of bettering their condition in the United States, failed to do so, and are soliciting aid to return.

Mr. Smyth, the Agent at London, Ont., gives a tabulated synopsis of his operations, and reports the demand for agricultural labourers greater than the supply, and work easily obtained for all of that class which composed the principal part of his immigrants. He reports also a number of settlers in Muskoka with means to take up land, who are doing well.

Mr. Grahame, the Agent at Duluth, reports an influx *via* his station to Manitoba of immigrants from the Mother Country, which he attributes to the favourable representations made by the tenant farmer delegates on their return home. He mentions the difficulty immigrants for Manitoba and the North-West have to encounter, in passing through United States territory, at the hands of land agents and runners for railway companies, who are always on the look-out to entice immigrants to remain in the United States. He mentions 411 persons from the Western States who were induced to enter the North-West by his own personal exertions, and he shews how the figures he gives of other arrivals are obtained.

Mr. Hespeler, agent at Winnipeg, reports the number of immigrants who came under his notice at the immigrant sheds, and an approximate number of arrivals at Winnipeg in addition. He states that the flow of immigration was principally directed to the west, along the banks of the Assiniboine and Little Saskatchewan Rivers. Many of the immigrants were possessed of considerable means.

Mr. Lalime, Agent at Worcester, Mass., reports forwarding 169 persons from the Eastern States to colonize in Manitoba, and that they were only a prelude to a larger number, whom the activity in business caused to postpone their intentions.

Mr. Taylor, the Icelandic Agent at Gimli, reports a succession of disasters in that colony, attributable to climatic causes that could not have been foreseen, and thinks that the site will have to be abandoned. Many of the colonists have gone out to labour, and so earned enough to maintain their families, but to those remaining in

the colony, things were not propitious. A succession of five wet seasons has proved most discouraging and disastrous.

Mr. Gardner, Agent at St. John, N.B., reports the immigrants arriving in that Province as principally composed of Danes. He explains the "exodus" from the Province as being largely made up of transient travellers, and that tourists, traders and commercial travellers are included in it to a large extent.

Mr. Kingsmill, Agent at St. Paul, reports that about 17,000 persons, in round numbers, passed that point for the North-West. He alludes to the enticing offers of land companies' agents to draw off immigrants from Manitoba, and points out the importance of watchfulness at this Agency to protect our immigrants.

It is to be remarked that the following Table of Expenditures refers simply to the figures in the books of the Department in each year. It has, however, occurred that the Finance Department has collected from the Provinces, in successive years, considerable sums for refunds of advances for transport and the expenses of the London office, as agreed at the Conference of 1874, other than those which have passed through the books of the Department, which sums have appeared in the Public Accounts; and which, strictly speaking, should be considered as reductions of so much of Dominion Immigration expenditure.

TABLE exhibiting the Total Expenditure of the Department, by Calendar Years,

	1873.	1874.
IMMIGRATION.		
	\$ cts.	\$ cts.
Quebec Agency	64,507 64	57,768 73
Montreal do	10,179 83	9,632 94
Sherbrooke do	1,591 12	1,375 31
Ottawa do	2,988 55	2,553 19
Kingston do	1,918 35	1,530 78
Toronto do	2,953 17	3,466 37
Hamilton do	1,302 16	1,631 00
London, Ont., do	725 90	1,442 59
Halifax, N.S., do	1,818 13	1,920 79
St. John, N.B., do	1,064 63	1,132 05
Miramichi	492 42	233 00
North-West Agencies:—		
Winnipeg	3,672 75	2,638 35
Icelandic Settlement		
Dufferin (now Emerson)		
Special Agents with Immigrants on Intercolonial and Grand Trunk Railroads		
Portland Agency (closed)		
Chicago do do		
Detroit do		
St. Paul do		
Worcester do		
Duluth do		
Colonization Road, Icelandic Settlement		
Icelandic Loan (for provisions and other supplies), advanced on mort- gage security under Dominion Lands Act, to be refunded		
Canadian Colonization		
Special Inspection of Children brought out by Miss Rye		
Mennonite Expenses	2,766 77	22,485 86
General Immigration Contingencies, including Commissions and Immi- gration Publications	53,286 27	66,943 38
British Agencies' Salaries and Expenditures	84,733 24	82,135 11
	234,000 93	256,279 45
* Less—Amount of Refunds for Transport, &c.		5,185 79
Paid in 1879 but belonging to 1878		
Total Immigration Expenditure	234,000 93	251,120 75
Vote of Parliament in aid of the Provinces for encouragement of Immi- gration	70,000 00	
QUARANTINE.		
Grosse Isle Quarantine	12,119 07	12,901 74
Halifax do	4,287 15	3,748 91
St. John, N.B., do	3,205 50	2,915 34
Inspecting Physicians, Quebec	2,600 00	2,600 00
Pictou Quarantine	210 36	286 28
Miramichi do	269 02	891 47
Charlottetown, P.E.I.		245 89
Public Health (including Cattle Quarantines)	4,823 83	6,302 83
Tracadie Lazaretto		
Total Quarantine	27,514 93	30,292 46

* These items simply include the Refunds received by this Department.

for the Service of Immigration and Quarantine, for 1873 to 1880, inclusive.

1875.	1876.	1877.	1878.	1879.	1880.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
48,743 59	23,432 99	18,947 29	26,472 02	54,947 42	55,790 51
13,412 99	16,277 56	8,312 61	9,707 47	7,696 15	7,106 84
1,141 41	829 76	626 63	519 12		
3,971 27	4,848 23	3,554 44	2,878 10	2,732 25	2,965 24
1,837 92	2,540 02	2,180 88	2,104 70	2,014 58	2,122 61
2,923 42	6,825 33	4,981 08	5,803 26	3,504 71	3,185 38
1,721 59	1,511 24	1,754 41	1,896 53	1,834 36	2,037 90
1,700 47	2,394 36	1,346 23	1,492 72	1,564 18	1,587 98
1,738 72	1,429 52	1,670 88	†9,515 13	†19,833 96	2,159 70
1,114 46	1,071 82	1,141 99	1,440 00	1,000 00	1,313 40
Discontinued.					
3,568 04	5,398 88	1,667 88	\$2,845 93	3,253 38	2,889 73
	*26,165 12	2,255 00	3,788 04	2,088 57	1,200 00
	3,157 98	3,527 69	2,281 37	2,305 45	2,753 22
	1,128 09	1,128 00	1,504 55	2,707 91	3,809 68
	703 18	†2,876 58			
	1,839 08	900 00			400 00
	2,664 00	2,074 04	2,712 35	460 00	
	3,147 18	3,282 01	3,099 07	2,164 37	1,441 00
		886 81	2,893 52	4,737 20	3,056 56
	5,000 00				5,066 34
		30,717 40	14,601 10		
	3,713 50	9,062 00	934 67	2,124 75	2,712 84
	2,592 00				
46,234 37	20,719 00	3,496 60	6,015 87	641 73	117 00
67,026 43	67,933 54	18,311 70	34,582 50	53,978 08	80,500 40
109,988 95	80,173 08	64,282 02	49,122 33	29,177 92	23,636 23
305,123 63	285,495 07	188,984 25	186,210 35	198,766 97	205,852 56
8,430 72	1,429 15	5,311 49	9,165 82	13,622 11	24,319 89
			177,044 53	185,144 86	
			8,801 70	8,801 70	
296,692 91	284,065 92	183,672 76	185,846 23	176,343 16	181,532 67
					‡10,000 00
12,353 22	11,750 89	11,763 56	10,845 56	9,865 03	8,654 44
3,403 25	3,195 83	3,183 58	2,948 04	2,537 37	3,712 30
2,916 15	2,053 58	2,506 08	2,512 05	1,979 32	1,313 40
2,600 00	2,399 93	2,679 90	2,733 42	1,524 96	1,095 25
732 25	706 00	700 00	700 00	700 00	1,100 65
1,093 39	Discontinued.				
803 70	899 09	808 51	836 22	805 00	915 85
1,628 13	4,474 16	20,111 01	7,318 65	3,197 69	16,765 23
					656 50
25,530 09	25,473 51	41,752 64	27,893 94	20,609 37	34,213 62

*This includes Icelandic Advances to be repaid.

†Transport included

‡Including I.C.R.R. transport. §Nine months only. ¶To recoup Immigration Expenditure in N.B.

The results of the year's operations of the Department, as respects Immigration, may thus be summarized :

Total number of settlers in Canada (including arrivals through the Customs).....	38,505
Total amount of money and effects brought by immigrants during the year, so far as ascertained.....	\$1,295,565 90
Total actual cost of Immigration, including all establishments in Canada, the United Kingdom, the Continent of Europe, the United States, and all immigration propagandism.....	\$181,532 67
Per capita cost of 27,544 settlers, (not including the arrivals reported through the Customs).....	6 59

By the same comparison, the *per capita* cost of settlers for the five previous years was as follows :—

1875.....	19,243 settlers, \$14 00
1876.....	14,490 do 19 60
1877.....	15,323 do 12 00
1878.....	18,372 do 9 63
1879.....	30,717 do 5 74
1880.....	27,544 do 6 59

The total amounts spent for transport of immigrants, separately abstracted from the accounts of the Agencies, as given in the preceding table of expenditure of Immigration, are as follows, from 1871 to 1880, inclusive :—

1871.....	\$21,112 31
1872.....	33,873 55
1873.....	60,620 31
1874.....	61,629 02
1875.....	61,738 87
1876.....	60,572 68
1877.....	29,669 62
1878.....	31,204 88
1879.....	68,009 17
1880.....	*53,064 80

During the past year the arrangement with the Provinces, as respects refunds of transport to the extent of one-third of the amount paid, continued ; but for the future the Province of Ontario has given notice that it will withdraw.

The whole respectfully submitted.

J. H. POPE,

DEPARTMENT OF AGRICULTURE,

Minister of Agriculture.

OTTAWA, 31st December 1880.

*There is in addition a sum of \$9,134.63 due to the Intercolonial Railway for transport, for which special vote will be asked from Parliament.

REPORT ON EMIGRATION FROM CANADA ON
THE WESTERN FRONTIER.

OTTAWA, December 22nd, 1880.

SIR :—

I have the honour to report that, when at Sarnia on the 19th October last, I obtained at the Canadian Custom House, a printed statement issued by the United States Custom House at Port Huron, which placed the number of immigrants arrived at that port during the fiscal year, ended June 30th last, at 94,375.

I called on Dr. Pace, the U. S. Consul at Sarnia, hoping to ascertain how these large figures were made up. He told me they were obtained by the Customs officials at Port Huron, and that the proportion from Canada of the total immigration was 75,059. But he had no personal knowledge of the manner in which the figures were obtained. He had given about 700 certificates (he could not say the exact number) which at $4\frac{1}{2}$ persons per certificate would give 3,150 emigrants. The average of families is 5; but very often only parts of families emigrate.

I next proceeded to Port Huron, and obtained an introduction to the Deputy Collector, Mr. F. L. Wells, who, in the absence of the Collector, received me with great courtesy. But I could not ascertain from him the method adopted in taking down the large figures of the alleged emigration at Port Huron. I found from the records in the Custom House that 69,159 of the 75,059, claimed as immigrants from Canada, were from the Provinces of Ontario and Quebec, the remainder being from the Maritime Provinces.

In view of this situation I again proceeded west, under your instructions, on the 18th November last, to make an enquiry respecting the emigration from Canada into the United States, between Detroit and Fort Gratiot. There are along this frontier two U. S. Customs districts—one with the head office at Detroit, and the other at Port Huron, to which the outlying districts report. At Detroit, I was received with much courtesy by Mr. V. B. Bell, the Collector of Customs at that port, and he kindly gave me the following figures of immigration from Canada as recorded in his office during the fiscal year ended June 30th last :—

September quarter, 1879.....	717
December do do	382
March do 1880.....	1368
June do do	2097
Total.....	<u>4564</u>

Mr. Bell told me that these figures were taken by the officers in the face of some difficulties, while the trains were crossing the river, and he could not vouch for their entire accuracy. His belief, however, was that they were honestly taken. He stated, moreover, that from motives of humanity, he had directed that as few fees should be collected as possible from the poor immigrants for the entry of their effects, in as far as this could consist with official duty.

The emigration from Canada, passing west through the District of Detroit, is supplied by two lines of Railway running all the way across the Province of Ontario from the Niagara frontier, viz.: the Great Western and the Canada Southern, and these are in their turn connected with two through lines of Railway leading to the Western States, viz.: the Michigan Central and the Detroit & Milwaukee. In so far as the Province of Ontario is concerned, there would, therefore, naturally flow as large or a larger stream of emigration to the Western States, through these two railway systems, than through the Grand Trunk at Sarnia.

I next proceeded to call on Mr. Benson, the Canadian Collector of Customs at Windsor, and he informed me that there was very little movement of Canadian emigrants to the United States at this point. He added that he had not kept a record of numbers, except from the 2nd of August last, at which date he had received instructions to do so. The figures he gave me from his record, between the dates of August 2nd and November 5th last, were 136. These figures, which Mr. Benson informed me had been carefully taken, show anything but an active emigration from that point.

I now approach Port Huron, and, in the first place, before dealing with the figures, I beg to report the following facts:—

I have crossed several times by the Grand Trunk trains between Point Edward and Fort Gratiot, and each time noticed the proceedings with carefulness. An United States Custom House officer examined my "hand baggage" and subsequently my valise. But I was not asked at any of the times I crossed any questions as to whether or not I was an immigrant into the United States, or what country I came from, or my age or calling; in fact, none of the questions which would cover the information required by the U. S. returns. I further noticed that no questions of this sort were asked of the other passengers on the trains, nor did I see any counting made, nor any record set down. But the poorest second-class passengers, who have effects with them—such as their bedding and boxes,—are made to pass a free entry of settlers effects for which they are obliged to pay a fee of 90 cts., and those entries, in so far as they go, would, of course, constitute a record.

These proceedings are very rapidly hurried forward, occupying from 20 to 30 minutes with ordinary express passenger trains, the examination of the "hand baggage,"

by two officers, taking place while the train is crossing the river. The Grand Trunk officials and conductors, of whom I made enquiry at this point, informed me that the practice which I have fully described is the usual one; and that there is nothing else done.

In view of the nature of my enquiry, I thought it advisable to have some conversation with the U. S. Custom House officers actually engaged in this duty. I spoke to more than one, but it will be sufficient to report here the following notes of statements made to me at an interview on the afternoon of November 21st, with Mr. Stephen Avery, in the office of Mr. Marcus Young, a Land and Immigration Agent, at Port Huron. The interview was in the presence of Mr. Young. Mr. Avery is the officer who is charged with the duty of making up the figures of these immigration statistics, on which the Customs Collector at Port Huron relies for the statements and detailed information to which I shall presently refer.

The points of Mr. Avery's statements were: That he was the officer to whom was confided the duty of making up these statistics. That there are certain forms furnished by the U. S. Government, (a copy of one of these, Exhibit A, is appended to this report,) the whole of the details of which could not be filled up, from answers given by immigrants to questions while the train is crossing between the points above mentioned. That the questions were not asked, because it would be an impossibility to ask them and record the answers within the time afforded. That 20 men could not do this on some days. That it was a fact, that within two years past, much greater care had been bestowed upon these statistics than previously. That previously to the two years stated, they had just been jumped at; the figures being simply written in. That when he looked into the door of a car, he saw at a glance what it contained, and the numbers it contained; and that he could tell whether the passengers were immigrants or not. That he made up his figures after he had done examining the train. That he did not look at the tickets to see where the immigrants were from. That he did not estimate the number of immigrants from pieces of baggage. But in answer to a question he could not deny that this had been done. That he knew the immigrants who had come from the Provinces of New Brunswick and Nova Scotia from the checks on their baggage. That there was especially a very large French Canadian immigration, larger than people would be willing to believe; and that this was also true of the general immigration, which he believed was not over-stated but under-stated by the published figures. That on some days entries of settlers' effects to the number of 30 were made in the day. That some days there were as many as 60. He did not take the numbers of the persons in the family making the entry. That 90 cts. were charged to immigrants for each entry. That mostly all the persons in the second-class cars were immigrants, just as the reverse was the fact as respected persons in the first-class cars. That he believed there would be as many as fifty persons in a second-class car, and that there were 5

or 6 second-class cars in a day, which would soon run up the figures of the immigration to three or four hundred in a day. That November would probably be as heavy a month as October, but that December would probably show a very large falling off. That the great bulk of all the immigrants came by the Grand Trunk Railway, very few comparatively, coming by the Great Western branch to Sarnia, or crossing by teams at the ferry. That he could not ask the questions required by the Government, but had to arrive at the information as best he could. That he did not think he had taken all the immigrants by 10 per cent., but sometimes the figures which he had put down seemed too large, and he had to "scale them down." That he had serious doubts as to the genuineness of many of the tickets for St. Boniface, as he had very little faith in the talked of Manitoba emigration.

I think it is proper to remark with respect to these statements of Mr. Avery, which I at once wrote down in my note-book, that the local papers of the day before contained one or two columns of attack upon certain criticisms respecting the correctness of the figures in question, and referred to my previous visit to Sarnia. The whole of his remarks, whether or not as a consequence of this circumstance, were an evident attempt at a defence of his position, and the correctness of the figures. I therefore received his admissions as to the manner of taking the information as confessions which could not be concealed in any conversation, and the figures of the numbers of entries of settlers' effects and the second-class cars per day as being "scaled up" to establish the figures he had given, in the same way that he sometimes "scaled" the figures "down," when he thought they were too large.

The following are the headings (see form A annexed) of the information required by the United States Government to be gathered at Port Huron, and which actually is obtained in the manner explained by Mr. Avery:—

- (1) "Country or island of last permanent residence or citizenship.
- (2) "Country of intended residence.
- (3) "Occupation.
- (4) "Under 15 years of age—male, female; total.
- (5) "Fifteen and over forty years of age—male, female; total.
- (6) "Forty years of age and under—male, female; total.
- (7) "Total,—male, female; total.

(a) "Foreign born citizens of the United States returning from abroad are to be designated as citizens of the United States, and entered only in the table headed "passengers not immigrants."

"Passengers who died on the passage are not to be included in this table."

These headings could not, as Mr. Avery stated to me, by any possibility be filled up from answers recorded to questions put to passengers on the Grand Trunk

trains, while passing from Point Edward to Fort Gratiot, within the time occupied, even in the case of the total number of the actual passengers,—apart from any question of being able to do so with the large fabricated figures.

It will be seen, however, from the abstract annexed, (Exhibit B) that the headings are filled up, if not from answers to questions, at the time recorded, in such other way as that information may be “arrived at” by the Port Huron Customs officials. One striking feature of these figures is the very large number of persons said to be proceeding to the Western States, without any occupation, and the fact is suspiciously suggestive of the way in which the forms are filled up.

I next considered it important to ascertain how matters stood at the ferry between Sarnia and Port Huron, and with this view I procured an introduction to Mr. A. Larned, the United States officer at Port Huron, who receives entries at the landing, and he kindly gave me the following facts from his books, which I took down on the spot:—

1880.	ENTRIES.	SOULS.
From July 6th to 31st.....	16	81
“ August 31st.....	21	69
“ September 30th.....	39	163
“ October 31st.....	42	175
“ November 19th.....	30	143
<hr/>		<hr/>
Totals.....	148	631

These figures are $4\frac{1}{2}$ persons per entry.

I was not able to get the figures over any more extended period. But these will show the outflow at this point in the period of alleged most active emigration from Canada.

There is a constant stream of ferry passengers, without any luggage of any sort, passing backwards and forwards by the ferry steamers, and the number of these, I am informed, is placed on record. But it has no reference to emigration.

Crossing over to Sarnia, I obtained from Mr. Mathewson, the Canadian Customs Collector, the fact that the number of outward entries at Sarnia, and its out-ports, of settlers' effects, during the fiscal year ended June 30th, was 858. This, taking the entry at $4\frac{1}{2}$ per family (or more correctly parts of family) with each entry, which is a larger estimate per family than appears from the entries at Mr. Larned's Office, would give an emigration of 3861. For the five months from July 1st to November 30th, the number of entries was 325—a considerably proportionate decline, as compared with the fiscal year—and these with the same number of persons per entry, would give an emigration of 1567.

I procured an introduction to Mr. J. P. Sanborn, the Collector of Customs at Port Huron, with the object of communicating to him the information I had gathered on the frontier respecting these Immigration Statistics, and talking over with him the mode of procuring them, but I found he could not bear to have any question raised as to the accuracy of the figures furnished on his authority, and so I regret to say the conversation terminated.

I found that the alleged emigration from Canada has gone on in a very largely increased stream, according to the Collector of Customs at Port Huron, from the end of the fiscal year at June 30th last, as appears from the following printed letter which was put into my hands while at that place :—

“CUSTOMS HOUSE, PORT HURON, MICH.

“ *Collector's Office, November 8th, 1880.*

“MARCUS YOUNG ESQ. PORT HURON, MICH.

“Dear Sir,—In reply to your enquiries I have to state that the records of this office show the following Immigration for the periods mentioned, viz. :—

“ Year ending June 30th, 1880	94,375
“ Quarter ending September 30th, 1880.....	43,975
“ Month of October, 1880.....	16,748

“Respectfully,

“H. BOTSFORD,

“ *Deputy Collector.*”

In this statement the figures for the quarter are at the rate of 175,900 for the year, and the figures for the month of October at the rate of 200,976 for the year.

An emigration of 94,375 in one year would be a very large fact, plain before all men's eyes, and not at all dependent for its proof upon the assertions of Customs officials at Port Huron, or elsewhere. It would imply an exodus of 302 persons every day for 6 days in the week, and counting 40 as a large average per second-class car (although they may sometimes be crowded to the extent of 50) this would mean 8 full cars every day in the week, in addition to the numbers of cars required for ordinary travellers.

An emigration of 43,975 in a quarter implies 564 in one day, or 14 full car loads for every day in the week, also in addition to the numbers of cars required for ordinary travellers.

An emigration of 16,748 in one month, implies 644 per day, requiring 16 full cars for each day in the week, also in addition to the numbers of cars required for ordinary passengers.

I obtained information from the Grand Trunk Station Master at Sarnia and Port Huron, that while there are five trains which arrive at that point from eastern stations daily, which carry more or less passengers, there are two principal or through express trains from the east which carry the bulk of the Canadian passengers going west. The ordinary make-up of these trains, is as follows:— 1 Pullman car; 3 first-class cars; 1 second-class car; 1 smoking car; 2 baggage cars—in all 8 cars. On particular occasions other cars may be added. But this is the ordinary train. In the ordinary trains, moreover, it is to be remarked that the cars are by no means always full. They certainly were not on the occasions on which I crossed to Port Huron. There are sometimes special cars required for the considerable number of lumbermen who go second-class to work in the woods of Michigan and return in the spring.

There are also, sometimes special emigrant and excursion trains for Manitoba and the Western States; but these are of comparatively rare occurrence, and they are all specially advertised and noticed in the newspapers.

The figures of the alleged emigration from Canada, crossing at the point of Port Huron, as tested by the fact of the make-up of the Grand Trunk passenger trains which pass at that point, and which are established by a daily written record kept in books, are not only a simple impossibility, but a grotesque absurdity.

There is a further test. I have obtained by official letter from Mr. Hickson, the General Manager of the Grand Trunk Company, the following statement:—

Number of passengers for points west of Sarnia during twelve months ending June 30th, 1880—

From United States stations.....	17,365
From Canadian do (including 5,636 passengers who purchased tickets in Europe).....	36,262
	<hr/>
	53,627

These figures represent the whole of the through travel from the United States and Canada to all points in the west, including Manitoba, crossing at Port Huron *via* the Grand Trunk Railway.

To arrive at the total number of through passengers from Canada, the following deductions have to be made:—

Passengers holding tickets purchased at stations in the U. S....	17,365
Passengers holding tickets purchased in Europe.....	5,636
	<hr/>
	23,001

This leaves a total of 30,626 for the whole of the through travel from Canada to all points west of Sarnia, including all travellers for pleasure or business, and all migrants from the older provinces to Manitoba,—in other words, a little less than one-third of the immigration into the United States at Port Huron, according to the figures published by Mr. Sanborn, Collector of Customs.

From the figures of 30,626, there should be deducted the migrants and immigrants to Manitoba, who have passed at this point. From the figures received the total number entering Manitoba is from 13,500 to 16,000. The proportion of those who have crossed at this point cannot be exactly ascertained, but it is at the very least between 3,000 and 4,000. If the average of this very moderate estimate 3,500 is taken, it would make [the actual number of passengers of all sorts and from all places, for Western States, at Fort Gratiot, 27,126.

The total number of passengers who came from the West to the East during the twelve months ended June 30th last was 45,676, against the 53,627 who went West, making a difference of 7,951. It does not, however, follow that those who went and those who returned were the same. But the figures do establish the fact of the relative extent of the movement both ways, and they do establish the fact that the bulk of the West-bound passengers were not emigrants from Canada.

Of the total of 45,676 of East-bound passengers, the number of 24,739 came from points in the West to points in Canada, against 30,626 from points in Canada to points in the Western States and Manitoba, leaving a difference of 5,887 as the emigration, or only about 2,387, deducting the proportion of 3,500 for the Manitoba migrants and immigrants.

As respects the claim of the Port Huron Custom House for the September quarter of 43,975 immigrants, I have to submit the following figures furnished by Mr. T. B. Hawson, the Auditor of the Grand Trunk Railway, upon official application:—Total number of *West-bound* passengers leaving Canada at Sarnia, for 3 months ending 30th Sept., 1880—16,699.

It thus appears that the total number of through passengers from every point, including those from Europe, the Eastern States and Canada, of the 1st, 2nd and 3rd class, travelling for business or pleasure to all points West, and including migrants and immigrants for Manitoba, are little more than one-third of the immigrants said to have arrived at Port Huron.

The passengers from the West to the East during the three months in question were 16,039, leaving only a difference of 660 between the passengers who went West and those who came East. The same remark must be applied to these figures. The two sets of passengers are not necessarily the same, but they do establish the relative movements between the East and the West.

I find from inquiry, both at Port Huron and Sarnia, that there has been during the last ten years an appreciable emigration from Canada to the State of Michigan and other points in the West, and I am informed that one county in the state named is almost wholly settled by Canadians, principally from Ontario, and this has arisen largely from the fact that wooded land of something of the same nature of that in the Province of Ontario has been obtainable at comparatively cheap rates, while land in the old settled parts of that province has been entirely taken up. This movement, however, would not at any time have made any large figures in one year.

There is a further point. Considerable numbers of persons have from time to time gone West, as excursion parties, by the regular or special trains. These parties have first-class tickets afforded at special reduced rates. The excursions are advertised by the Railway Companies in order to get Eastern farmers to view their lands. These parties have been referred to in newspapers as emigrants to the Western States, but not very many from each excursion purchase lands. I was informed by Mr. Marcus Young of Port Huron, who is largely engaged in this business, that not more than five out of 150 of such excursionists purchase lands, and that ten would be considered a good business. Mr. Young referred specially to one party of 165 Canadians (including 2 Englishmen, who joined the excursion from Canada). The Canadians all returned, but 3 purchased land, together with the two Englishmen, as did also 2 Canadians subsequently.

To complete the record of movements of passengers at Sarnia, I officially applied to Mr. Broughton, the General Manager of the Great Western Railway Company, and from him I obtained the following statement:—

Total number of passengers from Canada to Western States	
<i>via</i> Sarnia.....	1,719
Total passengers from Western States to Canada <i>via</i> Sarnia.	1,262
	—
Difference.....	457
Total No. of passengers from Eastern to Western States <i>via</i>	
Sarnia.....	1,461
Total No. from Western to Eastern States <i>via</i> Sarnia.....	452
	—
Difference	1,009

The difference of travel at this point in favour of the Western States is therefore much larger from the Eastern States than from Canada.

The total number of passengers from all points beyond the Western frontier, *via* the Great Western Railway, was 101,681, while the total number from the West to the East crossing our Western frontier by that railway system was 62,152.

leaving a difference of 39,529 in favour of the Western States and Manitoba. These figures include the large number of immigrants from Europe by the New York steamship lines for the Western States who enter by the Suspension Bridge.

There is still another approximative test which may be applied to this question, taken from the United States census of 1870 (the returns for 1880 not yet having been received) the largest emigration from Canada having, I believe, beyond question, taken place in the ten years preceding the outbreak of the crisis in the United States in 1873.

Persons of Canadian birth residing in the United States in 1870, as per U. S. census :—

Canada.....	411,731
New Brunswick	26,551
Nova Scotia	33,098
P. E. Island.....	1,348
	<hr/>
	472,728

At the previous census there were 249,970, showing, in taking account of the death rate thereon appertaining, a yearly total emigration of about 23,000 at all points from Canada, including that from the Province of Quebec, to the manufacturing towns of the Eastern States, which, within that period, was at its highest. But since the crisis in the United States in 1873, there has been a large immigration into Canada from the States, the figures being, with free entries of settlers' effects alone—

In 1873.....	8,971
1874.....	14,110
1875.....	8,139
1876.....	11,134
1877.....	11,753
1878.....	11,435
1879.....	9,775

The immigrants from the United States in the years above mentioned, who have entered without effects, and of whom there is no record, may be set down as equal in numbers to those recorded with free entries.

It may be mentioned incidentally here, as a matter of fact, that the number of persons of U. S. birth in Canada at the census of 1871 was 64,449, or 18 per thousand of the whole population ; while those of Canadian birth in the United States in 1870 were 12 per thousand of the population.

An emigration of 75,000 in a year from Canada, and especially at a single point, would mean depopulation, which it is known is not taking place. The last census,

which covered the period of greatest emigrations, showed an increase of 12.79 per cent., for the four old provinces of the Dominion, during the preceding decenniad.

RECAPITULATION.

(For Year ended June 30th, 1880, at Port Huron.)

Total alleged immigration in U.S. at this point.....	94,375
Proportion of do, from Canada.....	75,059

(Via Grand Trunk Railway.)

Total number of passengers from all points of Europe, the Eastern States and Canada to all western points, including Manitoba	53,627
Total from West to East at same point.....	45,676
Difference.....	7,951

(Via Grand Trunk Railway.)

Total passengers from Canada to all points West, including Manitoba.....	30,626
Total passengers from Western States to Canada.....	24,739
Difference.....	5,887

(Via Great Western—Sarnia Branch.)

Total passengers from Canada to Western States.....	1,719
Total from Western States to Canada.....	1,262
Difference.....	457

(From U. S. Consul at Sarnia.)

Total emigrants with Consular certificates, from estimate of Consul at Sarnia, 700 certificates at 4½ persons per certificate.....	3,050
--	-------

(From Canadian Customs Collector at Sarnia.)

Total outward entries at Sarnia and its outports, 858, or at 4½ persons per entry, for 12 months ended June 30th....	3,861
--	-------

Taking the larger of these two numbers of outward entries and the differences between West-bound and East-bound travel, we arrive at the following figures of the

xliii

total probable emigration from Canada *viâ* Port Huron, during the twelve months ended June 30th last:—

Difference between the Eastern and Western passengers from points in and to Canada.....	5,887
Ditto by the Great Western.....	457
Emigrants with outward entries at Sarnia and outports.....	3,861
<hr/>	
Total.....	10,205
Less migrants and immigrants to Manitoba, being a proportion of a total of 13,500 or 16,000....	3,500
<hr/>	
Total emigration from Canada to Western States during the year at Port Huron	6,705

RECAPITULATION FOR QUARTER ENDED SEPTEMBER 30TH, AT PORT HURON.

Total alleged emigration from Canada..... .. 43,957

(*Viâ Great Western Railway at Sarnia.*)

Total West-bound passengers from all Eastern points to Western points, including Manitoba.....	567
Total ditto. East-bound.....	573

Difference in favour of the East.....	6
---------------------------------------	---

(*Viâ Grand Trunk Railway.*)

Total number of West-bound passengers from all points of Europe, the Eastern States and Canada, to Western points, including Manitoba.....	16,699
Total ditto from Western points to Eastern points.....	16,039

Difference	660
------------------	-----

With entries at Port Huron.....	313
---------------------------------	-----

973

It appears that whatever test is applied, whether the well-known and recorded capacity of the cars employed, or the inability of counting by the methods applied, or the number of all passengers travelling by rail, as officially obtained from the responsible officers of the railways, or the entries with emigrants' effects, or approximation by the records of the census, the claim of the Collector of the Port Huron

Custom House, as respects the immigration into the United States at that point, is a fabrication so gross as to establish an impossibility, without even a semblance of probability.

I have the honour to be,

Sir,

Your obedient servant,

JOHN LOWE,

Secretary of the Dept. of Agriculture.

TO THE HON. J. H. POPE,

Minister of Agriculture.

EXHIBIT B.

SUMMARY Abstract of Records of Immigration, from the Provinces of Ontario and Quebec, taken from the Custom House, Port Huron, Michigan, U.S.A.

Country or Island of last Permanent Residence or Citizenship.	Immigrants' Occupation.	Numbers.	Country or Island of last Permanent Residence or Citizenship.	Immigrants' Occupation.	Numbers.
Quebec and Ontario.			Quebec and Ontario.		
Sept. 30th, 1879.....	Architects.....	3	March 31st, 1880....	Artists.....	5
	Accountants.....	6		Accountants.....	16
	Blacksmiths.	12		Bakers.....	10
	Butchers.....	14		Barbers.....	17
	Clerks.....	18		Blacksmiths.....	53
	Caulkers.....	5		Brewers.....	11
	Carpenters.....	71		Butchers.....	17
	Cabinet-makers..	24		Carvers.....	7
	Coopers.....	3		Cabinet-makers..	156
	Dressmakers.....	16		Carpenters.....	348
	Drovers.....	6		Engineers.....	12
	Engineers.....	8		Farmers.....	2,373
	Firemen.....	6		Farm Laborers...	668
	Farmers.....	1,917		Laborers.....	2,444
	Farm Laborers...	144		Machinists.....	14
	Fishermen.....	16		Millers.....	17
	Grocers.....	6		Miners.....	35
	Laborers.....	190		Plasterers.....	7
	Musicians.....	3		Printers.....	6
	Machinists.....	2		Railroad men.....	33
	Painters.....	14		Shipwrights.....	147
	Plasterers.....	5		Shoemakers.....	72
	Printers.....	8		Stonecutters.....	23
	Plumbers.....	6		Tanners.....	3
	Railroad men.....	31		Teamsters.....	11
	Shipwrights.....	11		Tailors.....	11
	Shoemakers.....	34		Without.....	7,970
	Seamen.....	14		Total.....	14,486
	Tailors.....	17			
	Tanners.....	4	June 30th, 1880....	Artists.....	15
	Telegraphers....	3		Accountants.....	19
	Trimmers.....	5		Blacksmiths.....	23
	Watchmakers....	4		Brewers.....	31
	Without.....	2,797		Bakers.....	41
	Total.....	5,423		Carpenters.....	1,589
				Cabinet-makers..	871
Dec. 31st, 1879.....	Artists.....	10		Carvers.....	69
	Bakers.....	13		Coopers.....	121
	Butchers.....	16		Dyers.....	9
	Brewers.....	13		Engineers.....	52
	Carpenters.....	700		Farmers.....	5,862
	Cabinet-makers..	159		Farm Laborers...	1,829
	Coopers.....	23		Grocers.....	29
	Engineers.....	12		Hatters.....	16
	Farmers.....	2,741		Jewellers... ..	9
	Farm Laborers...	1,443		Laborers.....	2,974
	Glaziers.....	13		Lumbermen.....	123
	Laborers.....	7,181		Machinists.....	131
	Miners.....	50		Musicians	21
	Musicians.....	8		Miners.....	180
	Masons.....	26		Painters.....	61
	Music Teachers...	10		Railroad men.....	49
	Painters.....	17		Without.....	13,789
	Railroad men....	23		Total	27,914
	Shoemakers.....	101	September, 1879.....		5,423
	Tailors.....	13	December, 1879.....		21,336
	Blacksmiths.....	58	March, 1880		14,486
	Without.....	8,706	June, 1880.....		27,914
	Total.....	21,336			*69,159

* NOTE.—These figures, 69,159, refer to Quebec and Ontario. Adding the Maritime Provinces the figures are 75,059 ; and all Countries, 94,375.

LIST OF APPENDICES.

1.	Report of Quebec Immigration Agent	<i>L. Stafford.</i>
2	do Montreal do	<i>J. J. Daley.</i>
3	do Ottawa do	<i>W. J. Wills.</i>
4	do Kingston do	<i>R. Macpherson.</i>
5	do Toronto do	<i>J. A. Donaldson.</i>
6	do Hamilton do	<i>John Smith.</i>
7	do Halifax do	<i>E. Clay.</i>
8	do London (Ont.) do	<i>A. G. Smyth.</i>
9	do Duluth do	<i>W. C. B. Grahame.</i>
10	do Winnipeg do	<i>W. Hespeler.</i>
11	do Manitoba Colonization.....	<i>C. Lalime.</i>
12	do Icelandic Colony.....	<i>J. Taylor.</i>
13	do Travelling Agent on Trains	<i>J. Sumner.</i>
14	do St. John Immigration Agent.	<i>S. Gardner.</i>
15	do St. Paul do	<i>G. R. Kingsmill.</i>
16	do Grosse Isle Quarantine Medical Officer.....	<i>F. Montizambert, M.D.</i>
17	do Halifax do do	<i>W. N. Wickwire, M.D.</i>
18	do St. John do do	<i>W. S. Harding, M.D.</i>
19	do Pictou do do	<i>H. Kirkwood, M.D.</i>
20	do Charlottetown do do	<i>W. H. Hobkirk, M.D.</i>
21	do Quebec Inspecting Physician.....	<i>A. Rowand, M.D.</i>
22	do do Acting do	<i>J. Racey, M.D.</i>
23	do Ocean Mail Officer.....	<i>W. F. Bowes.</i>
24	do	<i>S. T. Green.</i>
25	do	<i>Jas. Ferguson.</i>
26	do Cattle Quarantine, Halifax.....	<i>A. McFatridge, V.S.</i>
27	do do St. John.....	<i>R. Bunting, V.S.</i>
28	do Cattle Disease at Carleton Place.	<i>A. F. Coleman, V.S.</i>
29	do High Commissioner, England.....	<i>Sir A. T. Galt, K.C.M.G.</i>
30	do Liverpool Emigration Agent.....	<i>John Dyke.</i>
31	do Bristol do	<i>J. W. Down.</i>
32	do Glasgow do	<i>Thos. Grahame.</i>
33	do Dublin do	<i>Thos. Connolly.</i>
34	do Belfast do	<i>C. Foy.</i>
35	do Point Lévis Cattle Quarantine and Cattle Exportation...	<i>D. McEachran, F.R.C.V.S.</i>
36	do Ocean Mail Officer.....	<i>F. Barlee.</i>

APPENDIX No. I.

ANNUAL REPORT OF QUEBEC IMMIGRATION AGENT.

(MR. L. STAFFORD.)

GOVERNMENT IMMIGRATION OFFICE,
QUEBEC, 17th December, 1880.

SIR,—I have the honour to submit to you herewith, my Annual Report for the year 1880.

The total arrivals at the Port of Quebec, in 1880, were :—

	Cabin.	Steerage.	Totals.
Add births at sea.....	3,142	21,863 3	25,005 3
Deduct deaths at sea.....	3,142	21,866 11	25,008 11
	3,142	21,855	24,997

The arrivals, compared with those of 1879, show an increase of 7,746 souls.

COMPARATIVE TABLE OF ARRIVALS, 1879 AND 1880.

Where From.	1879.		1880.		Increase.	Decrease.
	Cabin.	Steerage.	Cabin.	Steerage.		
England.....	2,144	11,969	2,927	15,720	4,534	.....
Ireland.....	131	957	42	2,443	1,397	.....
Scotland.....	104	1,498	173	2,672	1,243	.....
Total from United Kingdom...	2,379	14,424	3,142	20,835	7,174	.....
Via United States, &c.....		448		1,020	572	.....
		14,872		21,855	7,746	.....
Cabin.....		2,379		3,142		.....
Grand Total.....		17,251		24,997	7,746	.....

Showing an increase of 7,174 in the immigration from the United Kingdom, and 572 *via* United States, &c.

The total number of steamships which arrived with passengers was 127.

The average passage of the Allan Line was : Mail steamers from Liverpool, 10 $\frac{3}{4}$ days; Londonderry, 9 days; Glasgow steamers from Glasgow, 12 $\frac{1}{2}$ days; Dominion Line from Liverpool, 12 $\frac{3}{4}$ days; Belfast, 10 $\frac{3}{4}$ days; Beaver Line from Liverpool 12 days; Temperley's London Line, 17 $\frac{1}{2}$ days; Ross London Line, 13 $\frac{1}{2}$ days.

The number of Cabin and Steerage by each line of vessels was as follow :—

	Cabin.	Steerage.	Total.
Allan Line Mail Steamers	2,340	15,176	17,516
do Glasgow Steamers	173	2,672	2,845
do do from Liverpool	9	458	467
do do Londonderry		611	611
do do Queenstown		46	46
Dominion Line of Steamers	448	1,334	1,782
Beaver Line of Steamers	113	237	350
Temperley's London Steamers	51	208	259
Ross London Steamers	8	93	101
Via United States, &c., &c.		1,020	1,020
	3,142	21,855	24,997

The nationalities of the passengers brought out by each line were as follow :—

Line.	English.	Irish.	Scotch.	Germans.	Scandinavians.	French.	Russian Menno- nites.	Icelanders.	Swiss.	Total.
Allan Line Mail Steamers from Liverpool and Londonderry	8,719	1,660	5	157	6,892	12	70		1	17,516
Glasgow Steamers from Glasgow			2,774					71		2,845
do do Liverpool	36	5		16	410					467
do do Londonderry		611								611
do do Queenstown		46								46
Dominion Steamers	1,118	536	7	82	32	7				1,782
Beaver Line Steamers	253	95		2						350
Temperley's London Steamers	259									259
Ross do	101									101
Via United States, &c.	573	230	89	50	68	8			2	1,020
Total	11,059	3,183	2,875	307	7,402	27	70	71	3	24,997

The nationalities of the immigrants of 1880, compared with those of 1879, were as follow :—

	1879.	1880.
English	10,395	11,059
Irish	1,543	3,183
Scotch	1,448	2,875
Germans	349	307
Scandinavians	2,872	7,402
French and Belgians	149	27
Swiss	33	3
Italians	6	0
Icelanders	248	71
Russian (Mennonites)	208	70
	17,251	24,997

The number of single men arrived was 9,706.

The number of single women arrived was 2,856.

Table No. 2 gives the number of passengers from each port in 1879 and 1880.

The trades and callings of the steerage male adults, as per passenger lists, were as follow :—

Farmers	589
Labourers	10,184
Mechanics	903
Clerks, &c.	54

11,730

Table No. 3 gives the number of immigrants arrived at the Port of Quebec from 1829 to 1880, inclusive, showing a total of 1,435,842, or a yearly average of 27,612.

The following table gives the number of immigrants assisted to emigrate by various societies during the year 1880.

Date.	Vessel.	By whom sent.	Sexes.				Total.
			Males.	Females.	Children.	Infants.	
1880.							
April 13	Via Halifax.	Mrs. Birt	13	18	33	6	70
May 9	Polynesian	Miss Macpherson ..	11		21		32
do 9	Montreal	Rev. Mr. Stephenson, Hamilton	10		12		22
do 13	Buenos Ayran	Miss Bilborough	24	19	52	25	120
July 4	Sardinian	Miss Macpherson ..	12	14	51		77
do 4	do	Boys' Home, Queen St., London			11		11
do 12	Dominion	Sisters of Mercy, Loughrea, Co. Galway		10			10
do 17	Polynesian	Mr. Middlemore, Birmingham	1	2	31	10	44
Aug. 15	Sardinian	Mrs. Birt	18	23	24	9	74
Sept. 6	Moravian	South Dublin Union		28			28
do 6	do	Miss Rye		9	20	4	33
do 6	do	Miss Bilborough			4	1	5
do 11	Brooklyn	Mullingar Union, Co. Westmeath	8	18	12	1	39
do 11	Sarmatian	Ballyshanan Union, Co. Donegal		13	1		14
do 16	Buenos Ayran	Miss Bilborough			5	2	7
do 25	Sardinian	Miss Macpherson ..	5	1	10	3	19
Oct. 16	Moravian	Cardinal Manning's Committee, London	5	2	6		13
do 23	Sarmatian	do do do		1	15		16
do 30	Circassian	do do do	3		9		12
Nov. 7	Sardinian	do do do	3		1		4
do 7	do	Old Castle Union, Co. Meath		7			7
do 14	Peruvian	Miss Kennedy, Dublin		7	2		9
do 14	do	Cardinal Manning's Committee, London	6				6
Totals			119	172	320	61	672

The total number assisted with free transport by this office was 9,270 souls equal to 7,517½ adults.

	Souls.	Adults.
Males	4,460	4,460
Females	2,367	2,367
Children	1,381	690½
Infants	1,062	.....
	9,270	7,517½

Their nationalities were :—

	Souls.	Adults.
English.....	4,878	3,910
Irish	2,422	2,057 $\frac{1}{2}$
Scotch	1,307	1,025
Germans.....	232	162 $\frac{1}{2}$
Scandinavians	340	289
French and Belgians.....	24	23
Swiss.....	2	1
Icelanders.....	6	6
Russian (Mennonites)	59	43 $\frac{1}{2}$
	<u>9,270</u>	<u>7,517$\frac{1}{2}$</u>

They were forwarded to the following places :—

	Souls.	Adults.
Eastern Townships.....	587	476
Montreal	561	504
Saguenay	14	14
Ottawa	360	306
Central District.....	1,166	926 $\frac{1}{2}$
Toronto.....	4,229	3,487 $\frac{1}{2}$
West of Toronto.....	2,249	1,724
Manitoba	59	43 $\frac{1}{2}$
Lower Provinces.....	43	34
United States.....	2	2
	<u>9,270</u>	<u>7,517$\frac{1}{2}$</u>

The general destinations of the steerage passengers, as per returns from Grand Trunk Railway, were as follow :—

	Adults.
Eastern Townships	488 $\frac{1}{2}$
Montreal	1,176
Saguenay.....	14
Total Province of Quebec.....	<u>1,678$\frac{1}{2}$</u>
Ottawa City	460
Ottawa District.....	167 $\frac{1}{2}$
Kingston City.....	411 $\frac{1}{2}$
Kingston District.....	506
Toronto	4,001
West of Toronto.....	3,297
Total Province of Ontario	<u>8,843</u>
Nova Scotia.....	6
New Brunswick.....	29
Manitoba	820 $\frac{1}{2}$
British Columbia.....	7
	<u>862$\frac{1}{2}$</u>

Total Adults 11,384

To which may be added one-third for children and infants.. 3,795

Total number of souls remaining in Canada..... 15,179

	Adults.
Eastern States	262½
Western States (chiefly Scandinavians).....	6,169
Total Adults	6,371½

The total expenditure of this Agency for the year ending 31st December, 1880, was as follows:—

Immigration.

Meals, provisions and assistance to immigrants. \$	1,255 42
Agency charges.....	1,221 75
Salaries of staff.....	4,150 00
Repairs, supplies, &c.....	735 06
Pay of Guardians, Lévis Sheds	959 00
Transport of immigrants.....	47,469 28
Total Immigration	\$55,790 51

Quarantine.

Inspecting Physician's salary.....	\$ 900 00
Medicines, stationery, &c.....	195 25
Total Expenditure at Agency	\$56,885 76

The distribution in Great Britain of the reports of the delegates, who visited this country in 1879, has already produced good effects, as this season (apart from the Delegates accredited to the Government) many wealthy tenant farmers and gentlemen of means visited the older Provinces and the North-West with the view of selecting a site for their future homes. The number of these, as well as the labouring classes, will be largely increased by the opening of the Thunder Bay and Winnipeg branch of the Canada Pacific Railway, giving access through Canadian waters and rail to the public works and fertile plains of the great North-West.

The immigrants landed here in 1880 were of the usual classes, comprising farmers, farm-labourers, navvies, mechanics and domestic servants. The number of the latter, so very desirable a class, was the largest for many years, viz., 2,856 as against 1,496 in 1879, and 957 in 1878, and all found employment at good wages.

The season's immigration shows a large increase over that of late years, and causes at present affecting the labouring and farm classes in Great Britain and Ireland, will, I have no doubt, continue to increase the numbers who will select Canada as their future home, and the general prosperity of this country, now so visible, is a guarantee that on arrival here immediate employment awaits them.

I have the honour to be, Sir,

Your obedient servant,

L. STAFFORD,

Agent.

The Honourable

The Minister of Agriculture,
Ottawa.

TABLE No. 1.—RETURN of the number of Emigrants embarked for Canada, with the number of births and deaths during the voyage and in Quarantine; the total number landed at Quebec, distinguishing Males from Females, and Adults from Children, with the number of Souls from each Country; also, the number of vessels arrived, their tonnage and average length of passage, during the Season of 1880.

WHENCE.	CLASS.	Number of Vessels.	Average Number of Days on Passage.	NUMBER EMBARKED.										BIRTHS.		Total Number of Souls on Board.	DEATHS ON PASSAGE.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
				Tonnage.	Cabin Passengers.	Adults.		Children from 1 to 12 years.		Total Steerage.	M.	F.	M.	F.	M.		F.	Adults.	Children	Total.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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* Steamers touching at Irish Ports are included in English steamers.

WHENCE.	CLASS.	DEATHS IN QUARANTINE.						TOTAL LANDED AT QUEBEC.						Grand Total Landed at QUEBEC.		
		Adults.			Children.			Adults.		Children.		Total.	Total Steerage.		Cabin Passengers.	
		M.	F.	M.	F.	M.	F.	M.	F.							
										Total.			Total Deaths.			
										Infants.	Infants.	Infants.				
England	{ Steamers..	9	8,621	3,704	1,502	1,230	10,123	4,934	663	15,720	2,927	18,647				
	{ Sailing Vessels ..															
Ireland	{ Steamers..	1	1,077	907	201	179	1,278	1,086	79	2,443	42	2,485				
	{ Sailing Vessels..															
Scotland	{ Steamers..	1	1,459	596	245	243	1,704	839	129	2,672	173	2,845				
	{ Sailing Vessels..															
Germany	do															
Norway and Sweden	do															
Via U. States	Odd Ships, &c.	571	208	74	56	645	264	111	1,020			1,020				
Totals		11	11,728	5,415	2,022	1,708	13,750	7,123	982	21,855	3,142	24,997				

CLASSIFICATION OF CABIN PASSENGERS.			
Males	1,793		
Females	937		
Children	412		
Total	3,142		

CLASSIFICATION OF CABIN PASSENGERS.

Males	1,793
Females	937
Children	412
Total	3,142

GOVERNMENT IMMIGRATION OFFICE,
QUEBEC, 31st December, 1880.

L. STAFFORD,
Agent.

TABLE NO. 2.—STATEMENT of the number of immigrants arrived at the Port of Quebec, distinguishing the countries from whence they sailed, during the seasons 1879 and 1880.

<i>England.</i>		
	1879.	1880.
Liverpool.....	14,076	18,287
London	37	360
	<u>14,113</u>	<u>18,647</u>
<i>Ireland.</i>		
Londonderry.....	1,088	2,229
Belfast		210
Queenstown		46
	<u>1,088</u>	<u>2,485</u>
<i>Scotland.</i>		
Glasgow	1,602	2,845
Via United States, odd ships, &c.	448	1,020
	<u>17,251</u>	<u>24,997</u>
RECAPITULATION.		
	1879.	1880.
England	14,113	18,647
Ireland.....	1,088	2,485
Scotland	1,602	2,845
Via United States, &c.	448	1,020
	<u>17,251</u>	<u>24,997</u>

L. STAFFORD,

Agent.

GOVERNMENT IMMIGRATION OFFICE,
QUEBEC, 31st December, 1880.

TABLE NO. 3.—COMPARATIVE STATEMENT of the number of Immigrants arrived at the Port of Quebec, since the year 1829 until 1880, inclusive.

Years.	England.	Ireland.	Scotland.	Germany and Norway.	Other Countries.	Total.
1829 to 1833.....	43,386	102,266	20,143	15	1,889	167,699
1834 to 1838.....	28,561	54,904	11,061	485	1,346	96,357
1839 to 1843.....	30,791	74,981	16,311	.....	1,777	123,860
1844 to 1848.....	60,458	112,192	12,767	9,728	1,219	196,364
1849.....	8,980	23,126	4,984	436	963	38,494
1850.....	9,887	17,976	2,879	849	701	32,292
1851.....	9,677	22,381	7,042	870	1,106	41,076
1852.....	9,276	15,983	5,477	7,256	1,184	29,176
1853.....	9,585	14,417	4,745	7,456	496	36,699
1854.....	18,175	16,165	6,446	11,537	857	53,180
1855.....	6,754	4,106	4,859	4,861	691	21,274
1856.....	10,353	1,688	2,794	7,343	261	22,439
1857.....	15,471	2,016	3,218	11,868	24	32,097
1858.....	6,441	1,153	1,424	3,578	214	12,810
1859.....	4,846	417	793	2,722	.....	8,778
1860.....	6,481	376	979	2,314	.....	10,150
1861.....	7,780	413	1,112	10,618	.....	19,923
1862.....	6,877	4,545	2,979	7,728	47	22,176
1863.....	6,317	4,949	3,959	4,182	12	19,419
1864.....	5,013	3,767	2,914	7,453	.....	19,147
1865.....	9,296	4,682	2,601	4,770	6	21,355
1866.....	7,235	2,230	2,222	16,958	3	28,648
1867.....	9,509	2,997	1,793	16,453	5	30,757
1868.....	16,173	2,585	1,924	13,607	11	34,300
1869.....	27,876	2,743	2,867	9,626	2	43,114
1870.....	27,183	2,534	5,356	9,396	6	44,475
1871.....	23,710	2,893	4,984	5,391	42	37,020
1872.....	21,712	3,274	5,022	4,414	321	34,743
1873.....	25,129	4,236	4,803	2,010	723	36,901
1874.....	17,631	2,503	2,491	857	412	23,894
1875.....	12,456	1,252	1,768	.....	562	16,038
1876.....	7,720	688	2,131	.....	362	10,901
1877.....	5,927	663	829	.....	324	7,743
1878.....	7,500	913	1,425	.....	457	10,295
1879.....	14,113	1,088	1,602	.....	448	17,251
1880.....	18,647	2,485	2,845	.....	1,020	24,997
	556,926	515,587	161,549	184,284	17,371	1,435,842

Yearly average, 27,612.

L. STAFFORD,
Agent.

GOVERNMENT IMMIGRATION OFFICE,
QUEBEC, 31st December, 1880.

RETURN of Immigrants arrived during the Year 1880, *via* United States, Odd Ships, &c.

	Married.		Single.		Children.		Infants.		Total.	
	M.	F.	M.	F.	M.	F.	M.	F.	Souls	Adults.
Steerage.....	120	102	451	106	74	56	63	48	1,020	844
<i>Nationalities.</i>										
English.....	67	51	241	68	50	39	31	26	573	471½
Irish.....	27	29	113	26	13	7	9	6	230	205
Scotch.....	12	8	33	5	6	6	11	8	89	64
Germans.....	9	7	10	5	4	3	7	5	50	34½
Scandinavians.....	5	6	46	2	1	1	5	2	68	60
French and Belgians.....			8						8	8
Other Countries, Swiss.....		1						1	2	1
Total.....	120	102	451	106	74	56	63	48	1,020	844
<i>Assisted out.</i>										
By Mrs. Birt.....			13	18	19	14		6	70	47½

NOTE.—General health of immigrants, good.

General Destinations of Steerage Passengers.

Eastern Townships.....	791½
Montreal	71½
Total, Quebec.....	151
Ottawa City.....	321½
Kingston District, including all east of Toronto.....	51½
Toronto City.....	459½
West of Toronto, in Canada	77½
Total, Ontario.....	621

Total for Canada, 772; of this number, 410 were labourers, and 161 mechanics.

L. STAFFORD,
Agent.

GOVERNMENT IMMIGRATION OFFICE,
QUEBEC, 17th December, 1880.

No. 2.

ANNUAL REPORT OF THE MONTREAL IMMIGRATION AGENT.

(MR. JOHN J. DALEY.)

GOVERNMENT IMMIGRATION OFFICE,
MONTREAL, December, 1880.

SIR,—I have the honour to submit for your information, my eleventh Annual Report of this Agency, accompanied by the usual Schedules.

Following precedents, I make a few brief remarks under appropriate headings.

INDIGENT IMMIGRANTS.

The number applying to me for aid in transport, was five hundred and forty-eight (548) only, although immigration has been much greater during this year than the preceding one. Those figures convincingly show that the immigration has been of a class possessing greater means, and consequently, less in need of Government aid. This may be greatly attributed to the publication of the *Farmers' Delegates Reports*, which had, I have no doubt, a good effect on intending immigrants from Europe—given, as they were, by gentlemen uninfluenced by any other object than the best interests of their clients. A *smaller* per centage of pauper immigrants, and a correspondingly *greater* number with means have sought homes in the Dominion.

DISTRIBUTION.

Statements "A" and "B" give the necessary details as to the manner in which the 548 applicants for aid and advice, have been distributed throughout the Dominion—with their trades, nationalities, &c., and give the points to which they have been sent.

MANITOBA.

I had occasion to say in my last report, that numbers of persons were applying for information about this province. The same questions have had to be answered this year; but I find, that on the whole, better information is generally diffused amongst arriving strangers as to the geography and resources—present and prospective—of the Dominion. Small capitalists, with from £100 to £400 and upwards, are far more numerous than heretofore. Personally investigating the circumstances of arriving immigrants at the Tanneries, going west, I find that they are more respectable, and far more desirable as settlers, inasmuch as they possess vastly more wealth and intellect than their predecessors. Undoubtedly this class is flowing largely towards the opening of the virgin soil of the North-West—but no small number are taking up homes in the vacated farms and Government lands in Ontario and Quebec, especially the Eastern Townships, thereby introducing capital and improved husbandry into those districts. From these facts may be gathered cheerful hopes of the future.

HEALTH.

Good. No report of disease. The year's report in this respect is eminently satisfactory.

DEMAND FOR LABOUR.

As in previous years, the arrival of good farm labourers and domestic servants has fallen far short of the local demand. I have had no difficulty in finding occupation for this kind of servants. All willing persons may come with a fair prospect of improving their condition in life, the only pre-requisite needed being *efficiency*. I have been able to *place* all such making their wants known to the Agency, and could have found situations for many more.

ARRIVALS AT PORTS OF ENTRY.

Statement "C" gives four thousand and seventy-one (4071), as having arrived from the United States through ports of entry in this Agency, bringing with them \$55,000—these figures are undoubtedly correct, so far as the knowledge of the Custom House authorities extends, and I am much indebted to the gentlemen who have furnished me with the figures. Following the form of schedule, I give the result; regarding it, however, as of doubtful statistical value, because I believe on our extensive frontier as much migration, probably, flows *to* the Dominion as *from* it.

COURTESIES.

From the officers of the Grand Trunk Railway and Quebec, Montreal, Ottawa and Occidental Railroad, with whom I daily come in contact, I have received on all occasions the most courteous considerations, and I return them my best thanks, as they are ever ready to afford me their willing and cheerful aid.

The whole respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

JOHN J. DALY,

Dominion Government Immigration Agent.

To the Honourable
The Minister of Agriculture,
Ottawa.

STATEMENT A.—Yearly Return of Immigrant Arrivals and Departures at the Montreal Immigration Agency, for the Year ending 31st December, 1880.

Number of Arrivals <i>via</i> the St. Lawrence.	Number of Arrivals <i>via</i> the United States.	SEXES.		Total Number of Souls.	NATIONALITIES.						TRADES OR OCCUPATIONS.						GENERAL DESTINATION.						Total Souls.
		M.	F.		English.	Irish.	Scotch.	Germans.	Scandinavians.	French and Belgians.	Other Countries.	Farmers.	Farm and gen-eral Laborers.	Mechanics.	Clerks, Traders, &c.	Female Servants.							
56	19	45	25	75	63	1	7	7	.....	4	.....	13	32	.....	.....	25	.....	.....	.....	.....	.....	.....	75
23	5	18	9	27	21	2	4	.....	.....	.....	.....	6	12	.....	.....	9	.....	.....	.....	.....	.....	.....	27
23	8	24	7	31	22	6	1	.....	.....	.....	.....	8	16	.....	.....	7	.....	.....	.....	.....	.....	.....	31
15	9	18	6	24	19	4	.....	.....	.....	.....	.....	6	12	.....	.....	6	.....	.....	.....	.....	.....	.....	24
24	19	22	16	43	28	6	.....	.....	.....	.....	.....	3	18	.....	.....	18	.....	.....	.....	.....	.....	.....	43
26	21	25	18	47	29	5	9	.....	.....	.....	.....	5	21	.....	.....	18	.....	.....	.....	.....	.....	.....	47
53	44	56	32	97	71	12	7	1	.....	.....	.....	13	42	.....	.....	34	.....	.....	.....	.....	.....	.....	97
30	22	37	14	52	36	4	4	1	.....	.....	.....	13	22	.....	.....	10	.....	.....	.....	.....	.....	.....	52
34	28	29	24	62	42	10	3	.....	.....	.....	.....	3	26	.....	.....	26	.....	.....	.....	.....	.....	.....	62
24	26	28	24	50	36	6	2	3	.....	.....	.....	5	23	.....	.....	23	.....	.....	.....	.....	.....	.....	50
25	15	27	13	40	26	8	4	.....	.....	.....	.....	4	23	.....	.....	13	.....	.....	.....	.....	.....	.....	40
332	216	329	186	548	393	64	41	5	.....	33	12	79	247	3	1	188	.....	.....	.....	.....	.....	.....	548
																	224	322	1	.....	.....	.....

MONTREAL AGENCY, 31st December, 1880

JOHN J. DALEY,
Dominion Government Immigration Agent.

STATEMENT B.—Showing the Points to which 548 Persons have been Distributed, for the Year 1880.

Station.	No. of Immigrants.	Station.	No. of Immigrants.
Almonte	2	Brought forward	183
Aylmer	1	Prescott	2
Acton	3	Peterboro'	15
Berthier	2	Pembroke	13
Brockville	1	Papineauville	10
Belleville	4	Perth	1
Beloeil	1	Port Hope	3
Cornwall	6	Quebec	49
Carleton Place	2	Richmond	3
Coaticooke	2	Renfrew	1
Caughnawaga	1	St. Johns, P.Q.	7
Chatham	4	St. Armand	3
Franklin	2	St. Ann's	10
Granby	9	St. Hyacinthe	3
Guelph	4	Sarnia	8
Grenville	3	Stratford	1
Galt	1	Stanbridge	2
Halifax, N.S.	1	Summertown	1
Hamilton	11 $\frac{1}{2}$	Sherbrooke	13
Hull, P.Q.	71 $\frac{1}{2}$	Sand Point	2
Kingston	12	Smith's Falls	1
London	1	St. Brigid	1
Lancaster	3	Trenton	1
Lindsay	2	Toronto	170
Lennoxville	1	Waterloo	42
Napanee	3	Wabashene	2
Ottawa	27	Winnipeg	1
Osgoode	1		
Orillia	1		
Carried forward	183	Total	548

J. J. DALEY,

Dominion Government Immigration Agent.

MONTREAL AGENCY,

31st December, 1880.

STATEMENT C.—Showing Number of Persons entering into the Dominion of Canada for settlement, and who have made entries at Custom Houses (below named), for the Year ending 1880.

Port of Entry.	Men.	Women.	Children.	Total	Value of Effects entered at Custom House.	Nationalities.								Total.	
						French Canadians.	French.	English.	Irish.	Scotch.	American.	German.	Italian.		Poland.
Montreal	391	405	785	1,585	\$ 19,153 00	1,062	7	157	122	43	134	27	16	17	1,585
Coaticooke	30	25	120	175	2,253 00	165					19				175
Sherbrooke	366	366	732	1,464	21,577 00	1,464									1,464
St. Johns, P.Q.	194	222	255	671	8,746 00	619		16			6				671
St. Armand	33	47	56	136	2,045 00	112		5	4		14	1			136
Hemmingford	9	8	23	40	1,812 00	25					15				40
Total	1,026	1,073	1,972	4,071	55,586 00	3,477	7	178	126	43	179	28	16	17	4,071

MONTREAL AGENCY,
31st December, 1880.

JOHN J. DALEY,
Dominion Government Immigration Agent.

No 3.

ANNUAL REPORT OF OTTAWA IMMIGRATION AGENT.

(MR. W. J. WILLS.)

GOVERNMENT IMMIGRATION OFFICE,
OTTAWA, 15th December, 1880.

SIR,—I have the honour to submit the Annual Report of proceedings, together with tables of details at this Agency, for the calendar year 1880.

In compliance with instructions from your Department not to render my report later than the 15th December, I have made up statements to that date.

The total number of immigrants were as follows:—

From Europe.....	1,146
From United States.....	721
Total.....	1,867

I am happy to state that the improvement in trade and business here since my last report, has had the effect of raising the wages of agricultural labourers; and the impetus the timber trade has also received, has provided work, at a high rate of wages, for a large number of men this winter, who would otherwise have been unemployed.

I have experienced no difficulty, since spring, in placing satisfactorily all agricultural labourers.

Of clerks, mechanics, and men without any fixed employment, this Agency received quite a number, and it proved a matter of difficulty to dispose of them; some of these accepted whatever work was found for them, and the rest were sent to other districts, where a better opportunity offered for employment.

The demand for female domestic servants was, as is always the case, larger than the supply. In addition to those forwarded here at their own request, there also arrived a number from Ireland, sent out by the Poor Law Commissioners; many of these were inexperienced, never having been at service before, and, consequently, difficult to at once dispose of; but a few months experience in this country, with few exceptions, makes fair average domestics, who need never want employment.

A number of boys were sent out to this Agency from England, by Archbishop Manning, at three different times during the summer. They brought with them a written request to be placed in charge of the Roman Catholic Bishop here for disposal. This was done, and free transport and relief was granted them by me.

The public works in course of construction at the Grenville Canal, and the extension of the Canada Central Railway, have afforded work for such labourers as arrived late in the season, when the demand for farm hands fell off.

As will be seen from the table of nationalities, quite a number of Germans have, this year, settled in this district; they and the Scandinavians who also came, form a thrifty desirable class, and are an acquisition not only to the district they settle in, but to the country at large.

In obedience to Departmental instructions, I paid every attention to such of the farm delegates as visited this district, and all those whom I came in contact with seemed pleased, and even surprised, at what they saw.

There are, as is always the case, a large number of arrivals in this district who enter without coming under my notice. This is more especially the case with those possessed of means, who do not require the services of the Agent, whilst the destitute and poor class generally, as a rule, report themselves immediately on their arrival. A large number of persons also settle in the limits of the Agency, entering it elsewhere than here. Of the number of these I am unable to speak with any accuracy, and it is only casually that I hear of such. I have no doubt that fully one-third more than these reported enter in this way.

I have the honour to be, Sir,

Your obedient servant,

W. J. WILLS.

To the Honourable
The Minister of Agriculture,
&c., &c.

TABLE showing the Number of Immigrants arrived at the following Ports of Entry, with the value of their effects.

Ports of Entry.	Souls.	Value of Effects.	
		\$	cts.
Morrisburg	57	1,214	00
Ottawa	129	7,667	00
Prescott	198	3,638	00
Cornwall	146	4,327	00
Brockville	191	7,671	00
Totals	721	24,517	00

STATEMENT showing the Number and Nationalities of Immigrants who reached the Ottawa Agency during the Year 1880, up to the 15th December.

Nationality.	European Immigrants.		Total.
	Via St. Lawrence	Via United States.	
Natives of England	258	14	272
do Ireland	246	18	264
do Scotland	82	8	90
do Germany	112	156	268
do Norway and Sweden	24	18	42
do France	28	20	48
Sent to other parts of Agency from Quebec	162		162
Settlers from United States, as per Customs Returns			721
Totals	912	234	1,867

TABLE showing the Number of Immigrants who received Assistance in the shape of Transport and Food.

	Men.	Women.	Children.
Natives of England	113	34	21
do Ireland.....	75	95	21
do Scotland.....	32	10	6
do Germany.....	74	50	69
do Norway and Sweden	21	6	7
do France.....	22	15	8
Totals.....	337	210	132

No. 4.

ANNUAL REPORT OF KINGSTON AGENT.

GOVERNMENT IMMIGRATION OFFICE,
KINGSTON, 14th December, 1880.

SIR,—I have the honour to submit, for your information, the annexed statements of this office for the eleven months ended 30th November, 1880, viz. :—

1st. Statement showing the number and nationality of immigrants arrived at the Kingston Agency during each month, from 1st January to 30th November last, by way of the St. Lawrence and the United States respectively, classified as to sexes, occupation, and general destination.

2nd. Statement of monthly arrivals within this district during the past eleven months, the numbers fed, and distributed by free passes each month; also the number of meals furnished to destitute immigrants.

3rd. Statement showing the number and destination of adult free passes furnished to immigrants during the eleven months ended 30th November, 1880.

4th. Statement showing the number of settlers from the United States who have made entry at the several ports of entry within the Kingston Immigration District since 1st January last, and the value of their effects, amounting to \$18,850.00.

Miss Bilborough, of Marchmont House, Belleville, continues her good work; she had one hundred and thirty-four (134) children brought out during the past season, averaging over nine years of age, chiefly from Scotland.

I have to report that stock-raising continues to increase in my district, and more attention is being paid by farmers to the improvement of this important branch of husbandry; likewise, to the manufacture of cheese and butter and the export of eggs and poultry. The mining interests also are being developed to a large extent in the rear townships of my district, which contain an almost unlimited supply of iron ore, phosphates, and gold, to some considerable degree. In the manufacturing districts inspected, when visiting my agency, I found all well satisfied with their greatly improved condition, as compared with previous years.

The immigrants placed within this agency during the past season were of a superior class, chiefly farm labourers, with large supplies of clothing, many having considerable sums of money in gold and bank drafts; in fact, I have not had as thrifty settlers, since my appointment to this office, as during the past year, and found no trouble in securing good situations for all the farm labourers who came during the early season, say up to August.

I have to report only two deaths. One occurred in the Kingston Hospital of typhoid, and the other of sunstroke; the latter supposed to have been caused by wearing too much clothing while at work in the hot weather of June last. He had left in my charge £14 stg., which I forwarded after his death to his heirs in Scotland. The Messrs. Allan carried the effects of both the above to England and Scotland without charge.

The immigrants generally were in good health, and proceeded to work immediately on arrival. In several cases, persons whom I placed in situations during the months of May and June have since sent money to bring out their families and friends.

Trusting that next year will bring an equally good class of settlers and increased numbers,

I have the honour to be, Sir,

Your obedient servant,

R. MACPHERSON,

Government Immigration Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

STATEMENT showing number of Settlers from the United States, as reported to the Collectors of Customs at the different Ports of Entry within the Kingston Immigration District, for the Eleven Months ending 30th November, 1880, and the value of their effects.

Ports of Entry.	Male Adults.	Female Adults.	Children.	Total.	Americans.	Canadians returned from United States.	English.	Irish.	Scotch.	German.	Other Countries.	Value of Effects.
												\$ cts.
Whitby	17	6	8	31	5	15	3	4	3	1	.....	850 00
Oshawa	16	6	3	25	.....	19	4	2	.....	.....	.....	800 00
Darlington	7	9	19	35	21	14	.....	.....	.....	.....	.....	1,246 00
Port Hope	11	11	13	35	17	17	1	.....	.....	.....	.....	1,196 00
Cobourg	6	12	16	34	.....	20	14	.....	.....	.....	.....	2,515 00
Cramahe	5	6	5	16	.....	15	1	.....	.....	.....	.....	377 00
Brighton	9	10	19	38	.....	38	.....	.....	.....	.....	.....	727 00
Trenton	3	5	10	18	.....	18	.....	.....	.....	.....	.....	607 00
Picton	18	12	5	35	14	20	.....	.....	.....	1	.....	1,328 00
Belleville	29	43	42	114	10	72	6	14	3	2	7	1,774 00
Napanee	20	15	12	47	10	8	10	15	4	.....	.....	1,575 00
Kingston	26	38	41	105	49	56	.....	.....	.....	.....	.....	4,385 00
Gananoque	17	16	23	56	31	25	.....	.....	.....	.....	.....	1,470 00
Total	184	189	216	589	157	337	39	35	10	4	7	18,850 00

STATEMENT showing the number and destination of Immigrants forwarded from this Agency by free passes, for the Eleven Months ending 30th November, 1880.

Stations.	Adult Passes.	Stations.	Adult Passes.
		<i>Brought forward.....</i>	428
Belleville	112	Ernestown.....	3
Toronto.....	31 $\frac{1}{2}$	Bath.....	5
Hastings.....	57	Colborne	1
Wolfe Island	50	Campbellford.....	2
Brockville.....	12	Ottawa.....	2
Howe Island	10	Omeeme	1
Cornwall	9	Oshawa	1
Madoc	14	Perth.....	2
Marysburgh.....	21	Bowmanville.....	5
Picton.....	30	Northport.....	2
Napanee.....	5	London.....	1
Port Hope.....	15	Smith's Falls	0 $\frac{1}{2}$
Lancaster	4 $\frac{1}{2}$	Lindsay.....	4
Tyandinaga.....	2 $\frac{1}{2}$	Hamilton	2
Collins Bay.....	9 $\frac{1}{2}$	Palmerston	8
Whitby	12	Harrowsmith	1
Duffin's Creek	1	Peterborough	6
Prescott.....	4	Arnprior	1
Montreal	1	Olden.....	1
Oxford	1 $\frac{1}{2}$	Fredericksburg	3
Morrisburg	3	Oso	1
Amherst Island	7 $\frac{1}{2}$	Seeley's Bay.....	1
Cobourg.....	1	Parham	4
Trenton	8	Lakefield.....	0 $\frac{1}{2}$
Adolphustown	2	Bethany.....	0 $\frac{1}{2}$
Gananoque.....	3	Newcastle	1
Sand Point.....	1		
<i>Carried forward</i>	428	<i>Total</i>	487 $\frac{1}{2}$

STATEMENT showing the total number of Immigrants arrived, and remained to be dealt with at the Kingston Agency, or the Eleven Months ending 30th November, 1880.

Months.	Via St. Lawrence.	Via the United States.	Total.	Number Fed.	No. distributed by Free Passes.	Number of Meals furnished.
January	53	.....	53	14	13	47
February	15	.....	15	8	5	21
March	22	.....	22	.....	4	.....
April .....	.....	.....	.....	.....	.....	.....
May	342	3	345	78	67	197
June	348	1	349	182	213	264
July	232	1	233	129	64	246
August	134	2	136	81	122	223
September	87	1	88	25	13	38
October	50	.....	50	12	16	31
November	62	1	63	10	13	12
		9	1,354			
*Settlers from United States as reported by Collectors of Customs...	.....	589	589	.....	.....	.....
	1,345	598	1,943	539	530	1,079

* REMARKS.—Besides these, the several Collectors of Customs estimate about an equal number having come into this Agency from the United States without making entries, not having effects of any considerable value, but intending to reside in Ontario.

R. MACPHERSON,
Government Immigration Agent.

KINGSTON, 30th November, 1880.

No. 5.

ANNUAL REPORT OF TORONTO IMMIGRATION AGENT.

(Mr. JOHN A. DONALDSON.)

IMMIGRATION OFFICE,
TORONTO, ONT., December, 1880.

SIR,—I have the honour to submit, for the information of the Minister of Agriculture, my report, as requested, for the eleven months ending November 30th, 1880.

The total number of arrivals at this agency during that period was 15,712. Of these some 7,797 remained in Canada, the balance, 7,915, composed principally of Norwegians, passed through on their way to the Western States.

In addition to these numbers, 646 souls are reported at the Toronto and Collingwood ports of entry, thus making a total of 8,443 remaining in Canada.

The number remaining in the Province of Ontario, as far as could be ascertained, was 6,908, which, with the 646 from the ports of entry, make a total of 7,554 for that Province. One hundred and fifty-nine Mennonites came out during the summer and joined their friends in Manitoba.

The general health of the immigrants during the past summer has been exceptionally good. Two deaths occurred in the early part of the season, both being infants.

A large proportion of the immigrants this year have been farm labourers of a good class, and I have experienced no difficulty in procuring employment for such almost immediately on their arrival. Quite a number of general labourers and navvies obtained ready employment at good wages on the Pacific and other railroads at present in course of construction.

The visit of the British delegates, who, wherever they went, were most favourably impressed with the country and its capabilities of supporting a large population, together with the vast amount of live stock being sent over weekly to the British markets, cannot but have a decided influence in inducing the wealthier class of tenant farmers and capitalists to make a home in Canada.

Of capitalists we have had more than in any former year. Some have invested their money in bank stocks, and some in improved farms and other properties.

There are at present in this city, some ten parties recently arrived here, possessing a capital together of some £70,000, sterling, awaiting investment.

All of which is most respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

JOHN A. DONALDSON,

Government Immigration Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

STATEMENT showing the Total Number of Immigrants arrived and remained to be dealt with at the Toronto Agency, for the Eleven Months ending 30th November, 1880.

Months.	<i>Via</i> St. Lawrence.	<i>Via</i> the United States.	Total.	Number of Free Meals.	Number distributed by Free Passes.	Number passed to through Manitoba.
January.....	143	.....	143	1,700	120	.....
February.....	194	8	202	820	138	25
March.....	321	.....	321	526	147	45
April.....	174	71	245	851	206	136
May.....	1,448	.....	1,448	3,078	691	199
June.....	855	.....	855	1,484	404	.....
July.....	1,229	.....	1,229	1,089	222	163
August.....	866	.....	866	1,057	145½	309
September.....	586	.....	586	814	115	12
October.....	588	.....	588	932	116	.....
November.....	424	1	425	618	99	.....
	6,828	80	6,908	12,969	2,403½	889

STATEMENT showing the Number of Immigrants arrived at the Toronto Agency, for the Eleven Months ending 30th November, 1880, and their Nationality; the number assisted with Provisions and with Free Passes by Railways or other conveyances, from this Agency to their respective places of destination.

Country from.	Arrivals <i>via</i> the St. Lawrence and Halifax.	Arrivals <i>via</i> the United States.	Total.	Remained in the Province of Ontario.	Went to the United States.	Number of Free Meals issued.	Number assisted with Free Passes.	Went to Manitoba.
England.....	3,870	40	3,910	3,579	.....	.....	.....	331
Ireland.....	2,326	13	2,339	2,200	.....	.....	.....	139
Scotland.....	1,212	26	1,238	1,059	.....	12 969	2,403½	179
Germany.....	39	1	40	10	30	.....	.....	.....
Norway, Sweden..	8,026	.....	8,026	60	7,885	.....	.....	81
Other Countries, Mennonites.	159	.....	159	.....	.....	.....	.....	159
	15,632	80	15,712	6,908	7,915	12,969	2,403½	889

STATEMENT showing the Number and Destination of Immigrants forwarded from this Agency by Free Passes, for the Eleven Months ending 30th November, 1880.

Stations.	Adult Passes.	Stations.	Adult Passes.
Agincourt.....	5	Dundas.....	6
Ailsa Craig.....	2	Dundalk.....	4
Allandale.....	7	Dunville.....	1
Alliston.....	11	Elora.....	4
Alma.....	2	Elmvale.....	2
Angus.....	1	Etobicoke.....	2
Arthur.....	7	Exeter.....	24
Atherley.....	2	Fergus.....	26
Aurora.....	6	Flesherton.....	3
Avening.....	1	Forrest.....	52
Aylmer.....	3	Fort Erie.....	1
Ayr.....	7	Galt.....	6
Baden.....	16	Garafraza.....	2
Ballantrae.....	3	Georgetown.....	12
Barrie.....	17	Gilford.....	3
Batteaux.....	6	Glen Williams.....	2
Beachville.....	3	Gobie's Station.....	2
Beaton.....	1	Goderich.....	14
Belgrave.....	1	Gorrie.....	1
Belle River.....	2	Goodwood.....	4
Belleville.....	5	Gravenhurst.....	142
Berkeley.....	1	Guelph.....	28
Berlin.....	26	Hamilton.....	88
Blythe.....	8	Hamburg.....	3
Bolton.....	3	Harriston.....	4
Bowmanville.....	4	Harrisburg.....	3
Bracebridge.....	94	Harley.....	2
Bradford.....	63	Hornby.....	12
Brampton.....	74	Ingersoll.....	20
Brantford.....	29	Innerkip.....	2
Brome.....	2	Islington.....	12
Brucefield.....	2	Kenilworth.....	5
Brussels.....	1	King.....	1
Burford.....	12	Kingston.....	6
Camachie.....	1	Kincardine.....	13
Carleton.....	1	Kleinburg.....	11
Carronbrook.....	3	Komoko.....	3
Chatham.....	61	Lambton.....	1
Chatsworth.....	10	Lefroy.....	5
Charleston.....	6	Lindsay.....	1
Cheltenham.....	3	Lisle.....	4
Clifford.....	6	Listowel.....	8
Clifton.....	6	London.....	160
Clinton.....	16	Longford Mills.....	1
Coboconk.....	4	Lucan.....	10
Cobourg.....	3	Lucknow.....	6
Collingwood.....	22	Malton.....	6
Cookstown.....	1	Manitowaning.....	2
Cookesville.....	9	Markham.....	7
Copetown.....	1	Markdale.....	1
Courtland.....	1	Meaford.....	5
Craigleith.....	1	Meadowvale.....	3
Craigvale.....	3	Merriton.....	14
Creemore.....	1	Millikens.....	1
Davenport.....	2	Milton.....	14
Dayton.....	3	Mimico.....	7
Dixie.....	3	Michel.....	19
Doon.....	3	Mona Road.....	7
Dorchester.....	6	Montreal.....	10
Douglas.....	2	Moorefield.....	3
Drayton.....	4	Mount Brydges.....	2
Dublin.....	1	Mount Forest.....	22

STATEMENT showing the Number and Destination of Immigrants forwarded from this Agency by Free Passes, &c.—*Concluded.*

Stations.	Adult Passes.	Stations.	Adult Passes.
Myrtle	1	Shelburne	10
Napanee	6	Simcoe	5
Newcastle	15	Southampton	2
Newmarket	3	Springfield	4
Newry	1	Stoney Point	1
New Lowell	3	Stonebridge	28
Niagara	73	Stayner	62
Norval	20	Stratford	22
Norwich	6	Strathroy	8
Oakville	12	Streetsville	31
Orangeville	17	St. Catharines	22
Orillia	24	St. Joseph's Island	7
Osnawa	5	St. Mary's	16
Ottawa	4	St. Thomas	4
Owen Sound	56	Sutton	1
Palgrave	2	Thamesville	12
Palmerston	18	Thornbury	13
Paris	39	Thorndale	2
Parkhill	1	Thorntill	9
Parry Sound	33	Thorold	22
Penetanguishene	6	Thornton	1
Peterboro'	4	Teeswater	9
Petrolia	17	Tilsonburg	2
Pinkerton	1	Tottenham	7
Port Credit	15	Unionville	4
Port Carling	2	Walkerton	22
Port Elgin	5	Waterdown	4
Port Dalhousie	2	Waterloo	2
Port Hope	3	Watford	3
Port Perry	3	Welland	3
Port Robinson	1	Weston	19
Preston	8	Whitby	3
Prescott	4	Wick	2
Princeton	5	Williamsford	5
Prince Arthur's Landing	3	Windsor	14
Proton	2	Wingham	3
Quebec	3	Woodbridge	2
Richmond Hill	10	Woodstock	29
Ripely	1	Woodville	2
Rosseau	45	Wolverton	1
Sarnia	4	Wyoming	1
Scarboro'	8	Yarmouth	1
Seaforth	19		
Shakespeare	2		
		Total number of passes	2,389

RETURN showing the Number of Immigrants arrived at the Port of Toronto, for the Year 1880; their Nationality, and the Value of their Effects entered at said Port.

Nationality.	Males.	Females.	Children.	Value of Effects.
				\$ cts.
English.....	53	60	33	17,832 00
Irish	7	11	12	280 00
Scotch	11	13	11	3,894 00
German	20	22	3	2,985 00
Canadian	61	71	33	14,155 00
American	67	67	29	21,025 00
Norwegian.....	1	1	4	50 00
Italian.....	1	1	1	6 00
French	2	2	9	175 00
Austrian.....	1	1	1	100 00
Poles	1	2	.....	50 00
Total	225	251	136	60,552 00

RETURN showing the Number of Immigrants arrived at the Port of Collingwood, for the Year 1880; their Nationality, and the Value of their Effects entered at said Port.

Nationality.	Males.	Females.	Children.	Value of Effects.
				\$ cts.
English.....	1	.....	.....	8 00
Irish	1	1	1	60 00
Scotch.....	3	2	5	140 00
Canadian	4	4	5	582 00
American	2	1	2	140 00
Norwegian.....	1	.....	.....	20 00
German	1	.....	.....	50 00
Total	13	8	13	1,000 00

No. 6.

ANNUAL REPORT OF HAMILTON IMMIGRATION AGENT.

(Mr. JOHN SMITH.)

GOVERNMENT IMMIGRATION OFFICE,
HAMILTON, December, 1880.

SIR,—I have the honour to submit the following report, with tabular statements annexed, for the period of eleven months ending November 30th, 1880.

The arrivals at this agency for the above named period fall below the corresponding months of last year, but the immigrants that have been received were of a very good class and very superior, as compared with those arriving in previous years, a large number of them having brought out small sums, whilst others have brought out amounts averaging from five hundred to fifteen hundred dollars, and in some instances much larger amounts.

The immigrants, with few exceptions, arrived out in good health, and were well suited for settlers, a large portion of them being agricultural and general labourers, adapted for the wants and work of the country.

Those requiring assistance were few, as compared with the arrivals of previous years, the great majority of them being able to provide for themselves until arriving at their destination.

There has been no difficulty in locating the immigrants on arrival, as the demand for labour in this district was in excess of the supply. Not only has this been the case with agricultural and general labourers, but mechanics and artisans of all descriptions have met with ready employment.

In my last annual report I had the honour of drawing attention to the practice of certain steamship passenger agents in the United Kingdom, encouraging and inducing an undesirable class to emigrate to Canada who were entirely unfit for the duties of this country. I have now to inform you that the means adopted by the Department to put a stop to this class of emigration have been successful, and that complaints from this cause have been almost entirely removed, only one individual case having occurred at this agency during the present season.

The months of October and November show a large falling off, as compared with the two corresponding months of the previous year, the numbers arriving and settling in Ontario in 1879 being two thousand two hundred and twenty-six as against one thousand and seventy-eight for the same period in 1880, the difference was caused principally by the depressed state of trade in Britain last year, when large numbers were sent out to this country by the different religious and other societies; and great difficulty was found and expense incurred in locating them, as the season was so far advanced that it was difficult to find out-door work for them on their arrival.

It is very desirable for all intending emigrants to leave early in the season, and this cannot be too strongly impressed upon all parties intending to settle in this country; for a large immigration is expected to flow to the Dominion next year, owing to the depressed state of affairs in Ireland and the unsatisfactory state of the agricultural interests in England and Scotland. The inducements held out by Canada from the general prosperity of our farmers and the increased activity in all branches of manufacturing and general business, and the interest that has been created in regard to the prairie lands of the North-West Territories must largely aid emigration.

During the past year great improvements have taken place in this district in all branches of manufacture. Public confidence being restored, with a succession of

good crops, has had a tendency to develop a general feeling of activity in all branches of industry, causing works that have been closed for years to be reopened, capital being furnished by joint stock companies, private individuals and firms. New manufactories have been built and old ones enlarged to meet the growing demands made upon the manufacturers, and the increased purchasing power of the consumers. Two new cotton mills have been erected and put into operation during the current year, and others are being projected.

Woollen mills and hosiery factories are also being established, those already in operation not being able to keep pace with the growing demand made upon them.

All classes of manufactures are participating in the general prosperity, thereby giving increased and steady employment to all classes of mechanics, artisans, operatives and labourers at remunerative and increasing wages.

During the current year some of the British tenant farmer delegates, and other leading agriculturists, visited this district, and expressed themselves as more than satisfied with its capabilities and the productiveness of the soil.

They visited the fruit district of the Niagara Peninsula, and were surprised to see the extent of some of the vineyards and orchards, and the magnificent display of all kinds of fruit, including grapes, peaches, plums, quinces, apples and pears. Some of the growers stated that they had contracted to deliver from one thousand to one thousand five hundred bushels of peaches, and had ordered the baskets to ship them in. Some of the principal cereal and root farms were visited, the rotation cropping being adopted with high cultivation, equal to some of the best managed farms in Britain; in some instances the yield this year was from forty-five to fifty bushels of wheat per acre, and from thirty to thirty-five tons of roots per acre. They also visited the principal stock farms and the model farm, including Bow Park, and Messrs. Stone, Jardine, J. White, and other large breeder's farms which, for their value and extensive proportions, exceeded all their expectations.

The Bow Park Herd has attained the position of being the most valuable in existence, not only on account of its vast proportions, but also for the diversity and purity of its blood, as it comprises all the most valuable families and notable breeds of the old and new world. The prices realized at the annual sales compare not only very favourably with, but probably average higher than the sales of any other herd that have been put up to public competition, and at the present time the demand upon the herd is more than can be supplied.

The past season has been a very successful and profitable one for Canadian breeders, and all animals have met with a good demand for the western and south western States at highly remunerative rates. Very large prices have been realized for first-class Short Horns and Herefords, and for Leicester, Cotswold, South and Shropshire Downs; Clydesdale horses have also been in good demand for the western States, and high prices have been obtained for them.

The export demand for the old country for beeves, sheep, hogs and horses, has been well sustained during the year; there has also been a good demand for horses for the States; and a good demand for lumber for the States, as well as for combing and luster wools at increasing rates.

The demand from the United Kingdom for all kinds of breadstuffs and dairy products has been exceedingly good during the year, with high prices; during the same period there has been a lively demand for barley, at more than average prices.

The general business of the district shows a large increase in all branches of trade, both of exports and imports; the wholesale merchants have been prompt in their payments, and liabilities have been greatly reduced, whilst the country merchants have met their payments more satisfactorily than for some time past, and the retailers have been fairly prosperous, doing a larger and more satisfactory business. Failures have been fewer, confidence with traders has been restored, and new houses have been established in the various branches of business.

There has been a considerable falling off in settlers in the free grant districts of Muskoka, Parry Sound and Nipissing, but with the projected railways being constructed, access will be given to the Townships waiting settlement, the lands being of good quality either for grazing purposes or cultivation.

The Provincial Exhibition held here in September last was largely visited by the leading agriculturists from the United States, also by the British delegates. The exhibits shewed a marked improvement over previous ones, which was particularly noticeable with the Implement and Manufacturing Department. The samples of grain, fruit, and dairy products were the best ever exhibited here.

The exhibits from Manitoba attracted great attention, the roots being remarkable for their size and quality; also the same may be said of the hops and hemp, whilst the oats were remarkably fine, and the fruit and corn compared favorably with some of the settled portions of Ontario.

There has been a great interest taken in the North-West Territories by intending settlers, a great many of our farmers sons having gone out there to establish homesteads. With the prospect of the territory being duly opened up by the railways now under construction, and projected, it is anticipated that the future immigration from this district will be principally directed to the rich prairie lands of the Dominion.

The West, North and South-west States, and railroad land agencies in this district have put forward special efforts to induce Canadians to settle upon their lands, without obtaining any great effect. A great many that have been induced by false representations to emigrate to Kansas, Arkansas and Texas, would only be too glad to return to Canada, if they could sell out and raise sufficient means to bring them back, as great suffering has been caused by fever and ague in some of those States, and in others the crops are very precarious, owing to long and continuous drouths.

As an evidence of the increasing prosperity of the country, the respective earnings of the different railways in the Dominion show a large increase, and, although the through lines have participated in the increased through foreign traffic, the local earnings of the Dominion have increased in a much greater rate, as will be seen by the reference to the last annual report of the Great Western Railway Company. at the general meeting of the shareholders, also by the report of the Directors of the Northern and North-Western Railway Companies, which are of a purely local character.

The securities of all the railways have been very much enhanced in value since my last report, and the Great Western Railway Company, owing to the increased traffic and rates of freight combined, with the low price of all railway supplies, both raw and manufactured, and the very low price of steam coal (during the first two years) for locomotive running, have enabled the Directors to meet all their engagements, including the interest on the bonded debt and preference stock of the railway, in addition to providing for the past due interest upon their preference stock, also providing for a small dividend upon the ordinary stock of the Company, a desirable state of affairs that they have not been able to accomplish for years past.

In this city more buildings have been erected than in any previous year, and those of a public character are the most extensive and expensive that have been built for the past twenty years.

By reference to the following statements, the work of this Agency is fully exhibited.

Statement A shews the number of indigent immigrants to whom assistance has been granted, with the number of meals and lodgings supplied, and as compared with the corresponding period of 1879, shews a decrease of fully 50 per cent. in the number relieved: this is owing to a better class of immigrants arriving this year, and the facilities for locating them.

Statement B shews the location of the immigrants in this district.

Statement C shews the number that have been forwarded on free passes, and their destination.

Statement D shews the amount of capital that has been reported, being an increase of seven thousand dollars, as compared with the corresponding months of last year.

Statement E shews the number of children brought into and settled in this district by the different philanthropic societies, the work having been faithfully carried on with the best results.

Statements F to J shew the number of settlers passed at the respective Customs ports in this district, with the value of their effects.

Statement K shews the number of immigrants that have been settled in Ontario with the number fed, the number of meals, lodgings and passes supplied.

Statements L and M shew the arrivals and the general destination of the immigrants for the period of eleven months.

I have again to bring under your notice the want of accommodation for arriving immigrants, and a place where they can wash and cleanse themselves after the sea and railway voyage. Buildings suitable for their accommodation are much needed.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

JOHN SMITH.

Immigration Agent.

To the Honourable
The Minister of Agriculture.
Ottawa.

STATEMENT A.—Showing the Number of Indigent Immigrants assisted, the Number of Meals and Lodgings supplied, and the Number of Passes issued by Railways and Steamboats at the Hamilton Agency, for the Eleven Months ending 30th November, 1880.

1880.	No. of Immigrants.	No. of Passes.	No. of Lodgings.	No. of Meals.
January	86	55	43	147
February.....	73	52	69	229
March	74	42	43	113
April	97	52	32	75
May	413	161	60	399
June.....	339	139	94	418
July	233	110	45	356
August	200	107	25	260
September.....	227	107	136	452
October	119	63	26	104
November	101	51	25	811
Total	1,962	939	598	3,364

STATEMENT B.—Showing the Location of Immigrants in the District of the Hamilton Agency, for the Eleven Months ending 30th November, 1880.

County.	No.	County.	No.
Algoma	91	Manitoba	1,449
British Columbia.....	6	Middlesex	470
Bruce.....	349	Muskoka	66
Brant.....	293	Norfolk	267
Cardwell.....	29	Ontario.....	22
Dundas	12	Oxford	373
Durham	13	Ottawa	8
Exsex	205	Peel	78
Elgin	213	Perth.....	150
Grey	144	Renfrew	20
Grenville	19	Simcoe	221
Frontenac.....	12	Stormont	16
Hastings	10	Peterboro'	14
Halton.....	177	Victoria	15
Haldimand	145	Welland	1,306
Huron	189	Wentworth.....	1,871
Lanark	13	Wellington.....	371
Leeds.....	17	Waterloo	206
Lambton	73	York.....	953
Lincoln.....	133		
Kent.....	206	Total	10,225

STATEMENT C.—Showing the Destination of Immigrants forwarded by Free Passes from the Hamilton Agency, for the Eleven Months ending 30th November, 1880.

Stations.	No.	Stations.	No.
Ancaster.....	4	Listowell.....	1
Aylmer.....	1	Lewisville.....	1
Alma.....	1	Lucknow.....	6
Beamsville.....	9	Leamington.....	11
Brussels.....	6	Maldon.....	3
Brantford.....	18	Merriton.....	174
Buckhorn.....	1	Morefield.....	6
Bothwell.....	3	Niagara.....	3
Burlington.....	3	Norwich.....	12
Brownsville.....	2	Nanticoke.....	4
Brampton.....	1	Oakville.....	4
Baden.....	1	Port Dover.....	8
Clifton.....	15	Port Burwell.....	2
Caledonia.....	4	Paris.....	9
Cookstown.....	6	Paisley.....	19
Collingwood.....	1	Port Nelson.....	1
Comber.....	6	Palmerston.....	2
Chatham.....	6	Port Colborne.....	3
Cayuga.....	3	Princeton.....	2
Courtland.....	10	Petrolia.....	1
Creedmore.....	1	Rockton.....	1
Cannfield.....	3	St. Thomas.....	11
Contraia.....	2	St. Catharines.....	64
Dundas.....	13	Simcoe.....	21
Delhi.....	16	St. Ann's.....	1
Drayton.....	1	Stratford.....	7
Dorchester.....	1	Seaforth.....	2
Drummondville.....	5	Toronto.....	61
Drumbo.....	6	Thorold.....	17
Exeter.....	1	Tilsonburg.....	4
Flamboro'.....	1	Thamesville.....	4
Fort Erie.....	5	Thornton.....	1
Galt.....	1	Walkerville.....	9
Guelph.....	22	Wallaceburg.....	1
Glencoe.....	9	Windsor.....	12
Harrisburgh.....	24	Woodstock.....	56
Hagersville.....	1	Winona.....	16
Harriston.....	1	Wingham.....	2
Jordan.....	2	Waterdown.....	6
Ingersoll.....	23	Watford.....	2
Jarvis.....	2	Walkerton.....	5
Kincardine.....	11	Welland.....	6
Komoka.....	3	Zimmerman.....	2
Kingston.....	1		
London.....	58	Total.....	897

STATEMENT D.—Showing the Amount of Capital brought into Canada by Immigrants and Settlers at the Hamilton Agency, for the Eleven Months ending 30th November, 1880.

Month.	1879.	1880.	Increase.	Decrease.
	\$	\$	\$	\$
January	30,000	37,000		
February	26,000	36,500		
March	30,000	47,000		
April	45,000	53,500		
May	143,000	67,500		
June	42,000	62,000		
July	37,000	49,500		
August	71,000	57,500		
September	41,000	72,000		
October	101,000	76,000		
November	46,000	60,500		
Total	612,000	619,000	7,000	

STATEMENT E.—Return of the Number of Children reported at the Hamilton Agency by the following Societies, for the Eleven Months ending 30th November, 1880.

Name of Society.	Arrived in the Year 1880.			Number in the Home 31st December, 1879.	Number in the Home 30th November, 1880.
	Boys.	Girls.	Total.		
Miss Macpherson, Galt	85	25	110	30	46
Miss Rye, Niagara	5	93	98	6	4
Rev. Mr. Stevenson, Hamilton	22	4	26		8
Total	112	122	234	36	58

STATEMENT F.—Number of Immigrants reported at the Port of Hamilton, and the Value of their Effects, for the Eleven Months ending 30th November, 1880.

Sexes.				Nationality.	Value of Effects.
Males.	Females.	Children.	Total.		
14	16	32	62	English	\$ 2,800
9	13	28	50	Irish	1,450
2	2	5	9	Scotch	271
7	6	12	25	German	4,445
33	24	30	87	United States Citizens	5,505
40	33	30	103	Canadians	3,790
3	3	1	7	Other Countries	500
108	97	138	343	..... Total	18,761

STATEMENT G.—Showing the Number of Immigrants reported at the Port of Clifton, and the Value of their Effects, for the Eleven Months ending 30th November, 1880.

Sexes.				Nationality.	Value of Effects.
Males.	Females.	Children.	Total.		
9	10	11	30	English	\$ 4,150
3	4	3	10	Irish	255
5	5	11	21	Scotch	1,050
4	5	3	12	German	400
15	19	5	39	United States Citizens	2,449
14	23	23	60	Canadians	3,335
50	66	56	172	..... Total	11,639

STATEMENT H.—Showing the Number of Immigrants reported at the Port of Fort Erie, and the Value of their Effects, for the Eleven Months ending 30th November, 1880.

Sexes.				Nationality.	Value of Effects.
Males.	Females.	Children.	Total.		
13	13	13	39	English	\$ 1,875
4	4	2	10	Irish	460
1	1	3	5	Scotch	100
4	3	5	12	Germans	485
16	20	22	58	United States Citizens.....	3,475
19	22	54	65	Canadians	4,550
57	63	69	189	..... Total	10,945

STATEMENT I.—Showing the Number of Immigrants reported at the Port of Niagara, and the Value of their Effects, for the Eleven Months ending 30th November, 1880.

Sexes.				Nationality.	Value of Effects.
Males.	Females.	Children.	Total.		
1	1	.....	2	English	\$ 300
1	1	3	5	Irish	70
2	2	3	7	..... Total	370

STATEMENT J.—Showing the Number of Immigrants and the Value of their Effects entered at the respective Custom Houses in the district of the Hamilton Agency, for the Eleven Months ending 30th November, 1880.

Nationality.	Hamilton.	Clifton.	Fort Erie.	Niagara.	Total.	Value of Effects.
English	62	30	39	2	133	9,125
Irish	50	10	10	5	75	2,235
Scotch.....	9	21	5	.....	35	1,421
Germans	25	12	12	.....	49	5,330
United States Citizens.	87	39	58	.....	184	11,429
Canadians.....	103	60	65	.....	228	11,675
Other Countries.....	7	.....	.....	.....	7	500
Total.....	343	172	189	7	711	41,715

STATEMENT K.—Showing the Number of Immigrant Arrivals and Departures at the Hamilton Agency, for the Eleven Months ending 30th November, 1880, and their Nationalities; the Number of Free Meals and Free Passes by Railways and other conveyances, from this Agency to their respective places of destination.

Number of Arrivals <i>via</i> the St. Lawrence and Halifax.	Number of Arrivals <i>via</i> the United States.	Total Number of Souls.	Went to the Western States.	Went to Manitoba.	Remained in the Province of Ontario.	Nationalities of Immigrants settled in Ontario.						Free Number of Meals.	Number of Immigrants fed.	Number of Lodgings.	Free Number of Passes.
						English.	Irish.	Scotch.	German.	American.	Other Countries.				
2,996	45,016	48,012	37,787	1,446	8,776	2,560	1,318	1,330	970	2,182	416	3,364	1,426	598	939

RETURN L.—Showing the Number of Arrivals and Departures of Immigrants in the district of the Hamilton Agency, for the Eleven Months ending 30th November, 1880.

Nationality.	<i>Viâ</i> the St. Lawrence.	<i>Viâ</i> the United States.	Total.	Remained in Ontario.	Went to Manitoba.	Went to the Western States.
English.....	1,437	4,508	5,945	2,560	282	3,103
Irish.....	687	2,973	3,660	1,318	219	2,123
Scotch.....	736	2,193	2,929	1,331	219	1,379
German.....	102	20,785	20,887	969	198	19,720
United States Citizens.....	.....	2,522	2,522	2,182	340	.....
Other Countries.....	34	12,035	12,069	416	191	11,462
Total.....	2,996	45,016	48,012	8,776	1,449	37,787

RETURN M.—Showing the Number of Immigrant Arrivals and Departures in the district of the Hamilton Agency, for the Eleven Months ending 30th November, 1880.

Number of Arrivals <i>via</i> the St. Lawrence.	Number of Arrivals <i>via</i> the United States.	Sexes.			Total.	Nationalities.						General Destination.		
		Males.	Females.	Children.		English.	Irish.	Scotch.	German.	United States Ci- tizens.	Other Countries.	Ontario.	Manitoba.	Western States.
1,437	4,508				5,945	5,945	3,660						282	3,103
687	2,973				3,660								219	2,123
736	2,193				2,929		2,929						191	1,379
102	20,785				20,877			20,887					198	17,720
	2,522				2,522								340	
34	12,035				12,069								191	11,462
2,996	45,016	23,994	8,490	15,528	48,012	5,945	3,660	2,929	20,887	2,522	12,069	8,776	1,449	37,787

JOHN SMITH,
Immigration Agent.

No. 7.

ANNUAL REPORT OF HALIFAX AGENT.

(MR. EDWIN CLAY.

DOMINION IMMIGRATION OFFICE,

HALIFAX, N.S., 16th December, 1880.

SIR.—I have the honour to present, for your information, a report of the workings of this Agency since 1st January, 1880.

Herewith are statements showing: A. The number of arrivals; B. The number of settlers entered at the different Custom's offices; and C. The number of free passes granted to indigent immigrants.

The number of arrivals is not so large as for last year, the falling off being in the latter part of the year, as January, February, March and April exhibit a large increase over the corresponding months of last year. The class of immigrants landing this year has been better than in former years, due in a great measure, no doubt, to the Order in Council prohibiting the landing of pauper immigrants.

In April, Mrs. Birt landed with 70 children for distribution in the Upper Provinces; and in the same month one death occurred amongst the immigrants on board the Steamship "Hibernian." The general health of the immigrants has been good, and all have appeared satisfied with their treatment on board ship.

The visits of several agricultural delegates to the Province has had a good effect, inasmuch as particular attention has been called to the capabilities of Nova Scotia for fruit growing and sheep and cattle raising. Their reports at home have induced many English and Scotch farmers to open up a correspondence with a view to settling in Nova Scotia, where they would enter exclusively into sheep and cattle raising, the nearness to the English market, as compared with Ontario and the West, giving a sufficient profit in the difference of cost of transportation to the seaboard, to guarantee success. A number of our own people are now engaged in this business, and could suitable vessels be had when required, many more would engage in it. In this connection I may say that efforts are being put forth to improve the breeds, so as to ensure a market in England or elsewhere for cattle when landed; and I noticed a marked improvement was reported in those shown at the different agricultural exhibitions throughout the Province this season, as compared with former years.

The returns (B) showing the number of settlers entered at the ports of entry is hardly complete, as several returns have not yet come to hand; yet the total amount shown is in excess of last year's return. Quite a number of people left the Province early in the season to better themselves in the States. The majority failed to do so, however, and now many are soliciting aid to bring them back home. I am constantly in receipt of petitions for aid, and I know of private individuals who tell the same story.

During the year gold mining has received a fresh impetus, and the results from two or three mines are said to be very promising. Several rich leads have been discovered within our city limits, shafts are being sunk, and a few months will test the richness of the claims.

The coal mines have been pushed to their utmost capacity, and the recent disasters at Stellarton mines may be considered as a national calamity, as the effects upon the trade and those engaged in these mines will be most serious.

Large gangs of men are already entering the woods for lumbering purposes, and the prospects are that a much larger quantity of lumber than usual will be cut and prepared.

I have, on several occasions, issued free passes to immigrants whose cases I was satisfied were honest; but in every case I made particular enquiries, before I forwarded them. As a general rule, immigrants landing now are ticketed to Quebec, and do not require assistance here.

I have to express my thanks to Mr. Sumner, Mr. Connors, I. C. R. ticket agent, and the employees of the Customs Department, for their valuable assistance in forwarding the work on the arrival of steamers; and, in conclusion, beg to express the hope that the work at this Agency has met with your approval.

I have the honour to be, Sir,

Your obedient servant,

EDWIN CLAY, M.D.,

Immigration Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

MONTHLY RETURN of Immigrant Arrivals and Departures at Halifax, Nova Scotia, Agency, for the Eleven Months ending 30th November, 1880.

MONTHS.	SEXES.			NATIONALITIES.							TRADES OR OCCUPATIONS.						GENERAL DESTINATION.						
	Total Number of Souls.		Children.	English.	Irish.	Scotch.	Germans.	Scandinavians.	French and Bel- gians.	Farmers.	Farm and Gen- eral Laborers.	Mechanics.	Clerks, Traders, etc.	Female Servants	Lower Pro- vinces.		Quebec.	Ontario.	Manitoba.	British Columbia	Eastern States.	Western States.	
	Male.	Female.													N. S.	N. B.							
Number of Arrivals direct from Great Britain.																							
January	343	65	60	241	50	25	.....	27	.....	10	199	9	4	33	85	2	77	101	.....	.....	.....	60	18
February	524	104	103	350	135	2	.....	34	3	12	256	45	4	47	71	2	108	194	17	.....	.....	49	83
March	656	113	87	656	377	165	33	.....	77	4	23	352	72	9	50	66	130	227	52	2	.....	38	140
April	1,194	235	243	1,194	576	248	68	.....	302	.....	10	650	49	7	124	121	9	344	264	44	1	141	270
May	90	29	10	90	33	27	18	2	10	.....	3	41	2	5	7	60	8	10	.....	.....	.....	12	.....
June	37	12	6	37	21	12	.....	4	.....	1	17	.....	1	2	23	7	.....	.....	.....	.....	.....	7	.....
July	31	12	7	31	13	2	9	.....	7	.....	.....	12	.....	.....	4	18	9	.....	.....	.....	.....	4	.....
* August .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
September	43	10	8	43	27	6	.....	10	.....	4	19	.....	2	5	31	4	.....	.....	.....	.....	.....	8	.....
October	71	54	10	71	48	12	3	.....	8	2	47	5	.....	3	49	12	2	.....	.....	.....	.....	8	.....
November	106	53	36	106	68	24	7	.....	7	.....	46	3	4	17	38	5	49	12	.....	.....	.....	1	.....
Total	3,095	626	548	3,095	1,754	681	165	2	486	7	65	1,639	181	36	292	562	59	720	798	113	3	3	512

* No returns for August.

EDWIN CLAY, M.D.,
Immigration Agent.

STATEMENT showing Number of Settlers entered at the various Customs Houses in Nova Scotia, together with the Value of their Effects, for the Year 1880.

Port of Entry.	Number of Settlers.	Value of Effects.	Remarks.
		\$ cts.	
Amherst	10	1,922 00	One or two ports have yet to be heard from. Nearly all these settlers have returned from the States, and just now many others are returning to various parts of the Province.
Arichat	12	82 00	
Barrington	6	172 00	
Bear River	11	128 00	
Bridgetown	1	50 00	
Canso	1	72 00	
Cornwallis	3	183 00	
Guysborough ..	5	146 00	
Halifax	44	4,957 00	
Liverpool	6	140 00	
Londonderry	7	354 00	
Lunenburg	2	300 00	
Parrsborough		500 00	
Pictou	7	540 00	
Port Hawkesbury	12	476 00	
Sydney	6	795 00	
Truro	6	460 00	
Windsor	4	655 00	
Yarmouth	4	925 00	
Total	147	12,857 00	

EDWIN CLAY, M.D.,
Immigration Agent.

No. 8.

ANNUAL REPORT OF LONDON (ONT.) AGENT.

(Mr. A. G. SMYTH.)

GOVERNMENT IMMIGRATION OFFICE,

LONDON, 15th December, 1880.

SIR,—I have the honour to submit the Annual Report of this Agency for the eleven months ending the 30th November, 1880, as follows, viz. :—

Form A.—Statement of arrivals, nationality, the number assisted with provisions and with free passes to their destination, for the season.

Form B.—Shewing the total number of arrivals at this Agency, for each month, *via* the St. Lawrence and Halifax and the United States.

Form C.—The number forwarded by free passes and the stations to which they were sent.

Annual statement of arrivals and departures, to 30th November, shewing sexes, nationalities, trades or occupations, and their general destination, by which it will be seen that seventeen hundred and fifty remained in Ontario, ninety-one went to Manitoba, and two hundred and two to the United States.

I also enclose returns of settlers and the value of their effects, as entered at the ports in my district viz. :—

St. Thomas, Stratford, Chatham, London, Windsor, Amherstburg, Sarnia and Goderich.

The number, nationality or sex is not kept in London at present, and no doubt, from the value of effects, several hundred settlers from the United States should be added to my returns. I was also informed in Sarnia that a large number are continually coming over who have no household effects, who probably average from seven to ten per day.

The class of immigrants who arrived at this Agency the past season and received Government assistance were agriculturists and general farm labourers, with a few domestic servants, for all of whom work was easily attainable, the demand for them being much in excess of the number of arrivals.

The general health of the immigrants was good, only a few cases of illness and those not of a serious nature. Those requiring any medical attendance were at once looked after. No deaths occurred under my charge.

During the last fall we had a visit of some of the English tenant farmer delegates, whom I accompanied, in accordance with instructions, through this section of the country, visiting the Counties of Middlesex, Elgin, Lambton, Essex, Kent, and part of Huron and Bruce. This journey was made with teams in all possible cases, thus enabling the gentlemen to stop and examine for themselves a number of farms in these various localities; cheese and butter factories, also some fine grazing farms at which large quantities of cattle were being raised and fed for exportation to Great Britain. They expressed themselves to many of the principal farmers and others as finding the country far in excess of anything represented to them before their visit, both as regards the quality of the soil and signs of moderate wealth and prosperity among the farming community generally; and, no doubt, from the views they expressed here, their report will be most favourable, and induce many of the class whom they represented in the various districts to take advantage of the great farming facilities offered in Canada and make it their future home.

Samples of prize grain and fruit have been forwarded to our agent in Liverpool, Mr. John Dyke, which, no doubt, will be sent to various localities, and confirm the good reports already heard in favour of our Dominion.

The demand for agricultural labourers, this coming season, will be as great as ever, as applications are being continually received at the present time. I had quite a number who have gone to the free grant district of Muskoka, some worth considerable means, and others who had saved sufficient since their arrival here to enable them to take up a homestead, who are doing well and feel quite satisfied with the country.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

A. G. SMYTH,

Government Immigration Agent.

The Honourable

The Minister of Agriculture,
Ottawa.

STATEMENT A.—Showing the number of Immigrants arrived at the London, Ontario, Agency, for the eleven months ending 30th November, 1880, and their nationality; the number assisted with Provisions, and with Free Passes by Railways, or other conveyances, from this Agency, to their respective places of destination.

Country from.	Arrivals <i>viâ</i> the St. Lawrence.	Arrivals <i>viâ</i> the United States.	Total.	Remained in the Province of Ontario.	Went to the United States.	Number assisted with Provisions	Number assisted with Free Passes.
England	835	155	990	874	116	.....	.....
Ireland	470	115	585	533	52	.....	.....
Scotland	188	36	224	198	26	.....	.....
Germany	20	30	50	34	16	.....	.....
Norway	73	11	84	27	57	.....	.....
Switzerland .....	.....	3	3	3	.....	.....	.....
Iceland .....	.....	.....	.....	.....	.....	.....	.....
America .....	.....	.....	.....	.....	.....	.....	.....
Other Countries	53	54	107	81	26	.....	.....
Total	1,639	494	2,043	1,750	*293	637	375½

* Of these 91 went to Manitoba.

STATEMENT B.—Showing the total number of Immigrants arrived, and remained to be dealt with at the London Agency, for the eleven months ending 30th November, 1880.

Months.	<i>Via</i> St. Lawrence.	<i>Via</i> United States.	Total.	Number Fed.	Number distributed by Free Passes.
January	85	21	106	37	27½
February	42	23	65	18	15½
March	63	24	87	4	4
April	87	40	127	37	18
May	294	62	356	134	102
June	233	45	278	142	65½
July	235	63	298	57	54½
August	196	36	232	96	31
September	193	44	237	66	21
October	97	17	114	25	9
November	114	29	143	21	27½
Total	1,639	404	2,043	637	375½

STATEMENT C.—Showing the number and destination of Immigrants forwarded from this Agency, by Free Passes, for the eleven months ending 30th November, 1880.

Stations.	Adults Passes.	Stations.	Adult Passes.
Hlderton	6	Aylmer	2½
Lucknow	5	Brucefield	1½
Port Stanley	9½	Beachville	1
Windsor	7	Sheddon	2
Newbury	14	Cambridge	1
St. Thomas	62	Delaware	7
Strathroy	7	Fletcher	11
Mt. Brydges	1	Comber	8
Woodstock	4	Lambeth	4
Ryde Park	1	Iona	1
Chatham	45	Tilbury	6
Glanworth	7	Lawrence	5
Ripley	½	Brecon	2
Toronto	13	Hensall	1
Amherstburg	1	Puce River	1
Stratford	2	Essex Centre	2
Lucan	13½	Yarmouth	1
Belmont	10	Longwood	3
Thorndale	9	Wingham	3
Guelph	1	Masonville	4
Parkhill	3½	Point Levi	1
Thamesville	4	Kingston	4
Bothwell	6	Springfield	1½
Ingersoll	4	London Tp.	1
Forrest	1	Clinton	7
Dorchester	8	Hamilton	1
Glencoe	6½	Oil City	1
Watford	10	Petrolia	1
Charing Cross	3	Clandeboye	1
Mitchell	1	Bismark	7
Appin	4	Wyoming	½
Kumoka	8		
Sarnia	5		
		Total	375½

ANNUAL Return of Immigrant Arrivals and Departures at London, Ontario, Immigration Agency, for the eleven months ending
30th November, 1880.

Number of Arrivals via the St. Lawrence.	Number of Arrivals via the United States.	SEXES.			Total Number of Souls.	NATIONALITIES.								TRADES OR OCCUPATIONS.						GENERAL DESTINATION.					
		Males.	Females.	Children.		English.	Irish.	Scotch.	Germans.	French and English.	Scandinavi- ans.	Other Coun- tries.	Farmers.	Farin & Gene- ral Laborers.	Mechanics.	Clerks, &c.	Female Ser- vants.	Lower Provinces.	Quebec.	Ontario.	Manitoba.	British Colum- bia.	Eastern States.	Western States.	
85	21	69	13	24	106	66	28	7	7	1	4	16	33	11	9	2	.....	.....	.....	94	.....	.....	.....	12
42	23	49	9	7	65	37	13	9	4	.....	2	11	20	11	4	1	.....	.....	.....	61	.....	.....	.....	4
63	24	54	14	19	87	53	22	9	.....	.....	3	19	31	2	.....	4	.....	.....	.....	76	.....	.....	.....	11
87	40	75	31	21	127	39	47	9	.....	.....	19	17	53	5	8	8	.....	.....	.....	104	6	.....	.....	17
294	62	206	80	70	356	163	98	33	12	4	3	73	118	9	6	5	.....	.....	.....	270	40	.....	.....	46
233	45	150	63	65	278	113	95	49	8	5	8	53	64	26	7	15	.....	.....	.....	252	14	.....	.....	12
235	63	133	86	79	298	145	87	42	.....	3	16	41	68	16	8	13	.....	.....	.....	280	.....	.....	.....	18
196	36	134	49	49	232	144	44	23	2	15	4	26	94	8	6	9	.....	.....	.....	193	13	.....	.....	26
193	44	140	55	42	237	94	83	21	11	.....	28	39	88	10	3	21	.....	.....	.....	211	9	.....	.....	17
97	17	64	26	24	114	45	34	16	9	3	7	23	38	2	1	11	.....	.....	.....	93	5	.....	.....	16
114	29	73	24	46	143	91	34	6	4	2	6	19	47	4	3	8	.....	.....	.....	116	4	.....	.....	23
1,639	404	1,147	450	446	2,043	990	585	224	50	87	6	101	337	654	104	47	97	.....	.....	1,750	91	.....	.....	202

15th December, 1880.

A. G. SMYTH,
Government Immigration Agent.

RETURN of Settlers and Value of Effects, as entered at the Port of St. Thomas
for the Year 1880.

Number.	Canadians.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
142	65	19	6	2	50	64	74	4	\$ cts. 12,772 00

RETURN of Settlers and Value of Effects, as entered at the Port of Stratford, for
the Year 1880.

Number.	Canadian.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
52	10	12	7	16	7	23	18	11	\$ cts. 3,269 00

The number, nationality, &c., not kept for the first six months.

RETURN of Settlers and Value of Effects, as entered at the Port of Chatham, for
the Year 1880.

Number.	Canadian.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
488	263	100	67	21	37	202	146	140	\$ cts. 7,450 00

RETURN of Settlers and Value of Effects, as entered at the Port of London, for the Year 1880.

Number.	Canadian.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
.....	11,344 00

No particulars as to number, only value.

RETURN of Settlers and Value of Effects, as entered at the Port of Windsor, for the Year 1880.

	Number.	Canadian.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
										\$ cts.
1st Quarter.....	78	32	4	.....	1	41	25	27	26	3,055 60
2nd do	265	130	36	9	.....	90	71	92	102	11,679 00
3rd do	308	130	38	7	27	106	82	98	123	13,230 00
4th do	162	87	11	3	.....	61	46	54	62	5,155 00
Total.....	813	370	89	19	28	298	224	271	318	33,119 60

RETURN of Settlers and Value of Effects, as entered at the Port of Amherstburg, the Year 1880.

Number.	Canadian.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
79	29	4	17	10	19	22	25	32	\$ cts. 2,991 00

RETURN of Settlers and Value of Effects, as entered at the Port of Sarnia, for the
Year 1880.

	Number.	Canadian.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
										\$ cts.
1st Quarter.....	164	90	12	3	20	39	48	50	66	3,743 00
2nd do	347	211	33	36	7	60	90	104	153	12,597 00
3rd do	430	267	48	25	31	59	116	120	194	15,932 00
4th do (2 months)	166	91	24	13	7	31	51	50	65	5,318 00
Total.....	1,107	659	117	77	65	189	305	324	478	37,590 00

RETURN of Settlers and Value of Effects, as entered at the Port of Goderich, for
the Year 1880.

Number.	Canadian.	English.	Irish.	Scotch.	Other Countries.	Male.	Female.	Children.	Value.
									\$ cts.
50	30	5	3	2	10	28	10	12	1,030 00

No. 9.

ANNUAL REPORT OF DULUTH AGENT.

(MR. W. C. B. GRAHAME.)

DULUTH, MINNESOTA, U.S.,

31st December, 1880.

SIR,—I have the honour to transmit a Report of the operations at this Agency during the year 1880.

Acting under special instructions I made my head-quarters at St. Paul, about the beginning of March last, and remained there attending to the wants of immigrant parties passing through that city on their way to Manitoba and the British North-West Territories, making occasional trips into the States of Iowa and Wisconsin, where I had been in correspondence with parties whose intention it was to emigrate to our "prairie province." These were my duties until the opening of navigation, On or about the first of May I came to Duluth, having previously put the Colonists' Reception House in order for immigrants during the season. During the current year the immigrant travel was largely *via* Chicago and St. Paul, the proportion coming *via* Duluth being about the same, numerically, as in 1879. One noticeable improvement in the immigration of 1880 was the very large proportion coming direct from the Mother Country. This influx is due to the efforts made by the Department of Agriculture to have the wealth and resources of our North-Western Provinces made known in Europe. Both farmers and peasants of the older countries, have naturally sought with eagerness to better their condition in a land where there is room for all, and where the soil yields a hundred-fold for the efforts expended in its cultivation. Consequently, no sooner have means been taken to spread the knowledge of the fertility of the soil of the new North-West, and the many other natural advantages enjoyed by this favoured region, than the stream of immigration was turned this way, and we are now reaping the benefits of these efforts.

The visits of the delegates appointed by the tenant farmers of the Mother Country to Canada, and the reports which they published on their return home, have been most successful in making known the resources of the new countries, and in inducing immigration thereto. It is not surprising that many, after reading the favourable reports which the delegates gave of the country, should seek the earliest opportunity of bettering their condition in the new world. If this liberal policy be continued by the Department of Agriculture, if vigorous efforts be made to advertise liberally and extensively the advantages afforded to the capitalist, farmer, mechanic and peasant in the north-western portion of the Dominion of Canada, there can be little doubt that in a few years the country will have a teeming and thriving population. What immigration there has been this year in consequence of these efforts to make known the advantages of the new Provinces, is only an earnest of what will be in coming years, when the knowledge of these resources is more widely spread.

The efforts which American Transportation Companies are making to advertise the lands through which their roads run, should be an incentive to our own Government not to spare any expense in spreading abroad a true and thorough account of the fertile countries to which we invite immigration. These American Companies are unremitting in their efforts, and stop at no expense of money, time or means to advertise their lands. The St. Paul and Sioux, (now owned by the Chicago and North-Western R. R. Co.,) the St. Paul, Minneapolis and Manitoba, and the Northern Pacific, and the Chicago and North-Western in its Dakota extension (all within my district), are unsparing in their efforts to induce immigration to their lands. They

have agents scattered throughout this country and Europe; they publish pamphlets and give encouragement to newspapers to extensively advertise their lands, and the result is, immigrants are pouring in in streams. The St. Paul and Sioux City especially are making herculean efforts to induce immigrants to settle along the line of their road, and are meeting with marvellous success. Particularly are they successful in inducing wealthy Englishmen (men whom we ought to have in Manitoba and the North-West Territories) to settle on their lands. By the activity of their agents in Great Britain, Ireland and Canada, their "runners" in the principal cities of the United States, succeed in persuading young Englishmen (and not a few Canadians), with capital, to purchase their lands. I have no hesitation in saying that during the past few years nearly half a million of English and Canadian capital was invested in state and railroad lands in Iowa, of which the Sioux City Railroad Company have the lion's share. This capital may be largely brought to our own western possessions.

It is the immigrants from these States and from Europe that we should make special efforts to secure. Emigration from the over-crowded centres of Europe and the Western States to our broad and fertile prairies is of real benefit, not alone to the Provinces in which the immigrants settle, but to the whole Dominion. And those whom we get from Europe are, as a general rule, strong, active and vigorous men and women. It is a truism that only the more energetic and self-reliant men have pluck enough to leave their homes and seek to better their condition in an unknown land. The very fact that they have the courage to face the trials and difficulties necessarily to be encountered in a new land, is sufficient index of their strength of character. A large proportion of those who have come to our north-western possessions during the past year are men who will make good citizens and prosperous farmers, and we should give them all the inducement and encouragement possible. There is another feature of this immigration from the older Provinces to the new, to which I would urgently call your attention. Many of those who leave Ontario and the eastern sections of the Dominion are captured during their transit through the United States by railroad agents and land-sharks, and are led to settle in Dakota, Minnesota, Iowa and other Western States. Thus our Government loses worthy citizens at the same time that American Transportation Companies are drawing a heavy revenue from the country in the shape of transportation fees.

I will here mention a very ingenious method adopted by Mr. Drake, Land Commissioner of the St. Paul and Sioux City Railroad, (whose headquarters are in St. Paul), to capture English and Canadian capitalists and farmers. The Land Office of this Company is about three blocks from the passenger depots on one of the principal streets of the city. Mr. Drake has a very large British flag stretched across the street from his office, and it is the first thing to catch the eye of the immigrant, who must, of necessity, come to this street to seek refreshments or lodging. Any one who knows the loyalty of the British subject to the flag of his country, can readily imagine the feelings of the lonely immigrant as he sees it waving proudly in a foreign land. Pride, hope and fond regret are stirred up within him as he looks on his country's emblem. More than one sturdy son of Britain or Canada have I seen bring his coat sleeve suddenly across his moist eyes on coming in sight of this flag, and the

"Flush that spread from cheek to brow"

told plainly of the loyal heart that was then beating beneath the rough corduroy of Albion or the homespun frieze of the "land of the maple leaf." And yet, strange to say, it is these same loyal impulses, this deep devotion to the Mother Country and flag, that are the means of the poor emigrant's taking the first step that ultimately leads him to forswear allegiance to that country and flag. Mr. Drake, who is no mean judge of human nature, plays skilfully on the patriotism of these poor people, and in addition, spares neither pains nor money to capture as many of them as possible. Attracted by the flag, the emigrant naturally goes to the office, supposing it to be a British Agency. Here there is a staff of polite clerks to receive him. He is ushered into a reading-room where the leading English and Canadian newspapers are kept on file, and here and

there a pamphlet or newspaper with glowing accounts of the land through which the St. Paul & Sioux City R. R. passes. His attention is then called to the samples of the products of these lands, which are there on exhibition. When the emigrant is ready to go, he is politely asked to register his name in a book kept for the purpose, which, of course, he does, stating also where he comes from. On looking over his entry, the attendant suddenly remembers a Mr. X., from "the very same place," who owns a very fine farm out on the line of "our" road. "I am sure," says the attendant, "he would be delighted to see you. It is only a short distance, and you might as well seize the opportunity before going to Manitoba." Should the emigrant demur on account of the expense, or on having tickets for Manitoba, he is graciously assured that it "won't cost him a cent," and as for his Manitoba tickets, that can be "fixed" very easily. Before the emigrant is fully aware of what is going on, he is provided with free transportation to some point along the line of the Sioux City R. R., where it is very probable he will select land and remain. Should the immigrant have the appearance of gentility or wealth, the hunting-car is got ready and the party or parties are run out to some of the duck marshes where game abounds, and usually the visitors enjoy a good day's sport, guns, dogs, attendants and transportation being furnished by the company free, *gratis*. Before returning, the strangers are shown some "very choice" lands adjoining some recently purchased by a younger son of some mythical lord. "There is just about 1,000 acres left in a block, and is a good bargain at \$6 per acre, which, of course, is not one-half its value," and the trusting Englishman exchanges his English gold for "sour" lands in Iowa, that have been abandoned by some former settler. But what cares Mr. Drake whether the lands are worthless or not, so long as he has secured a purchaser for a part of his white elephant; and should this purchaser abandon his lands in disgust without fulfilling his contract by improving them, they can be sold over again. Of course this company have large tracts of very good lands, but these they find no difficulty in disposing of. To dispose of their poor lands they spare neither money nor trouble, and their agents are meeting with remarkable success in securing settlers, simply because their expenditure is heavy, but at the same time judicious. From \$100,000 to \$200,000 must have been paid out by this company during the past year in advertising, paying agents, rebates on immigrant transportation, bounties to settlers, and other expenses incidental to an emigration bureau. This policy must evidently pay, as the company are well pleased with the result. Unless some liberal policy be adopted by the Government, it will be hard to compete with American railroad companies that have lands for settlement. They know, that as a result of the report of the delegates of the tenant farmers, there will be an increased immigration from Great Britain next year, and are consequently putting forth extraordinary efforts to capture the bulk of it.

SETTLERS THEMSELVES AS IMMIGRATION AGENTS.

[There is another danger, of no small proportions, which we have to contend with. This is that the emigrants who have settled in Minnesota, Iowa and Dakota are in constant communication with their friends in Great Britain and Canada, and from my own personal observation and experience I know it to be a fact—although it is not generally known—that one family, snugly settled in any country, and well pleased with their location, can, by writing to their friends, do more real good work for the settlement of the country than ten immigration agents who only speak from hearsay of the country. The reason is obvious. Settlers who, after some years of toil, have succeeded in making a home for themselves, are thoroughly acquainted with all the difficulties that have to be encountered, with the capabilities of the soil, with the climate, with the success that awaits efforts and industry, and the means that will prevent failure, in a word, they have all the information and experience that prospective settlers desire. Moreover, writing to their friends and neighbours, and giving a detailed account of their experience, their neighbours naturally believe them in preference to entire strangers. An agent may go into a crowded district in the Eastern Provinces or in Europe, and

dilate upon the glorious opportunities afforded in the new country, but his efforts will not be half as effective as a single letter from a well-satisfied settler. He who receives the letter, reads it to his neighbours, they discuss it, and in seven cases out of ten resolve to follow him. They have before them the experience of a man whom they *know*, and his success is an inducement to them. And here I would suggest the vital importance of taking immigrants on their arrival, and helping them in every way possible in securing locations and homes. Agents on the ground should spare no efforts or trouble in attending to the immigrants in these ways. A great deal depends upon the first impression which the new-comer gets from his location and surroundings and the treatment he receives from those who are to be his future neighbours. In Minnesota and Dakota, (as I know by personal observation), those who have already secured a home are always anxious to help beginners. They show them where the best locations are, they help them to build their cabins, to break their land, to sow the seed, and in a hundred other ways, strive to make the labour of the new-comers as light as possible. Every family that has settled and thriven on the great prairies of the United States becomes a voluntary and enthusiastic agent. The settlers write to their old friends and induce them in the strongest language they can command, to come out and settle alongside them. They procure the land for them, make arrangements with the railroad companies for the transportation of their families and baggage, and in every possible way help them along. It would be well if our own settlers would imitate this example.

IMMIGRATION FROM THE WESTERN STATES.

As I said above, the immigration from the Western States, although fair, has not been so great as in the past few years. This falling-off is due to various causes, chief among which I would mention the discontinuing of the policy of refunding to the immigrants part of their fare, *i.e.*, \$13.50 per ticket. I have found, in my experience of the last few years, that the refund was a set-off to the offers of American railway companies, and its stoppage has placed us at a disadvantage compared with them. These companies are enabled to give, and they do give, heavy discounts on immigrant fares and on the rates for stock, implements, household goods, &c., &c., and thus secure, through the bait of cheap travel, a great many whom we now lose because of the high rates from any of the Western States to Manitoba. What immigration there has been is due to the personal and untiring energy of your agent. Prior to Mr. Kingsmill's appointment to St. Paul I went over a great part of Wisconsin, Southern Minnesota and Iowa, and saw parties with whom I had been in correspondence in reference to immigrating to our Provinces. Some I induced to come, but with others I was not so successful. Those who objected to come to Manitoba did so, for the most part, because of the extra expense. They uniformly replied to all my arguments, that they could get just as good lands in the United States, and it would cost them less to get there. They have no other objection, and to re-establish the rebate, which, practically, would be equivalent to a reduction of fares, would give your agents an equal advantage with the agents of other corporations. These western people are a class whom we should make every effort to secure. These are, as I said in my last year's Report, hardy, industrious, and accustomed to farming on prairies, and whatever money it would cost to bring them to our Provinces would be returned, in a very few years, by their skill and energy. I could enlarge on some of these points and mention others, but as this report has already assumed proportions greater than I originally intended, I hasten to draw it to a close. The suggestions I have been bold enough to make have been made only after mature deliberation, and from an earnest desire for the speedy colonization of our great North-West.

FACTS AND FIGURES.

During the year 1880 there passed through the port of Duluth 3,729 souls, of whom 1,433 were direct from Great Britain and Ireland. This is more than double

the number that came last year, being 805 in excess of last year's figures. Of the 2,291 from other places than Great Britain and Ireland, 67 were from Scandinavia, 29 from the northern part of France, 43 from Germany, and the remainder—2,152—from Ontario, Quebec and the Lower Provinces. In addition to this there were 411 from the Western States, who were induced to emigrate by my own personal exertions. Some of these passed through Duluth, but the majority went by way of St. Paul.

The figures which I give are as exact as it is possible for me, with my facilities, to make them. I arrive at them in this way:—I go to the stewards of the boats, and get from them the number they have checked. Then, if the immigrants have to remain a day or so in town, I go to all the hotels and get the number registered, counting, personally, those who remain in the reception house. If there be a train to bring the immigrants off, immediately on their arrival, I board the cars and count them. These figures I compare with those of the stewards, and when the conductor of the train comes back on the return trip, I get *his* figures also, and compare them with mine and the steward's. I doubt if any escape this close scrutiny, and I believe that my figures are as correct as it is possible to make them.

LIVE STOCK.

The amount of live stock exported from Ontario to the North-West is as follows: 255 horses, 87 head of horned cattle, not including a shipment of cows and calves for the Indian Department, and 115 sheep, the total value of which was \$43,667. These figures cover the shipment to the Indian Department, as also some extra valuable horses and prize cattle for breeding purposes.

The total value of merchandize and railroad iron shipped into Manitoba *via* Duluth was \$1,353,294, and the duty was \$907,869.62, a creditable increase over that of 1879.

Trusting that this Report will meet with your approval,

I have the honour to be, Sir,

Your obedient servant,

WM. C. B. GRAHAME,

Dominion Government Immigration Agent.

To the Hon. the Minister of Agriculture,
Ottawa.

No. 10.

ANNUAL REPORT OF WINNIPEG AGENT.

(MR. WM. HESPELER.)

GOVERNMENT IMMIGRATION OFFICE,
WINNIPEG, 15th December, 1880.

SIR,—I have the honour to submit, for your information, my Report for the year 1880, accompanied with a return of immigrant arrivals that were accommodated during the season at the Government sheds, as well as the approximate number of such immigrants who arrived at Winnipeg and did not avail themselves of the accommodation offered by the Government, but received, at the same time, advice and assistance from this office.

As shown by my monthly returns, immigration from Great Britain exceeded that of any other country, and was of a most superior class, the majority being English and Scotch, and many of them possessed of considerable means.

The flow of immigration was almost entirely directed towards the West, beginning at the mouth of the Souris River, spreading along the banks of the Assiniboine and Little Saskatchewan Rivers, and forming fine settlements in the vicinity of Rapid City, Minnedosa and Odanah. Another important settlement is started on Bird Tail Creek, in the locality where the Canadian Pacific Railway is expected to cross that river.

Prince Albert settlement was chosen by a large number of immigrants, as the facilities for reaching the Saskatchewan River districts were better than in previous years, through the Hudson Bay Company's enterprise in running regular boats and carrying passengers on Lake Winnipeg, and connecting with their line of steamboats on the Saskatchewan River.

A number of immigrants of a pioneer element settled in the Bow and Pease River valleys, principally with the view of stock-raising, for which these localities are so well adapted.

Considerable progress has been made east of Red River, along the completed line of the Canadian Pacific Railway. The erection of three saw-mills, which will supply the western prairie section with lumber at a reasonable rate, is in itself removing one of the great drawbacks the early settler had to contend with. The same can be said of the eastern shore of Lake Winnipeg, where three saw-mills were erected within the last twelve months.

The city of Winnipeg has, during the last year, excelled the most sanguine expectations in its rapid growth, the population now being estimated to be 12,000 inhabitants, showing an increase of over 3,000 during the past year, and over 300 new buildings were erected during the past summer.

The construction of the South-Western Railway will add greatly to a rapid settlement of the south-western part of the Province and territory, while the Canadian Pacific Railway west of Winnipeg will speedily turn that vast and largely unoccupied prairie land into cultivated farms and thrifty homes.

The action taken by the Provincial Government in forming the Province into municipalities (26 municipalities) has proved most beneficial, and although this has been the first year of its existence, its advantages are noticeable throughout. Another, and probably the most important move, is the active measure taken by the Provincial Government in commencing to drain the low and wet lands within the Province.

The visits of the European Farm Delegates to this Province and territory, guarantees an unparalleled large immigration, and of an equally superior class.

The Russian Mennonite immigration has virtually ceased, as the emigration period allowed by the Russian Government has expired. The Mennonites are doing exceedingly well, and are, without exception, contented and happy in their new homes.

Through the exceptionally wet seasons this Province has experienced during the last four years, some 300 families of Mennonites were obliged to move from the eastern and somewhat low reserve to the southern and higher located one, leaving 400 families still residing upon the former reserve.

The average crops of the present year in the Province of Manitoba and the North-West Territory proved to be 25 bushels of wheat per acre, and all other grain and root crops were equally productive. The land prepared for next spring's sowing is considered to increase the present cultivated lands to the extent of one-half more.

I have the honour to be, Sir,
Your obedient servant,
WM. HESPELER,
Government Immigration Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

STATEMENT of the Number of Immigrants accommodated at the Government Sheds, Winnipeg, and their Nationalities, during the Season of 1880.

Months.	Canada.	Great Britain.	United States.	Sweden.	Total.
January .....	.....	11	.....	.....	11
February .....	.....	16	.....	.....	16
March	16	49	.....	.....	65
April	22	131	.....	.....	153
May	55	111	.....	.....	166
June.....	34	130	.....	.....	164
July	40	132	.....	.....	172
August	16	102	7	.....	125
September	69	105	.....	.....	174
October	18	36	.....	39	93
November .....	.....	25	.....	.....	25
December .....	.....	.....	.....	.....	.....
Total	270	843	7	39	1,164

STATEMENT of the Approximate Number of Immigrant Arrivals at Winnipeg, during the Year 1880.

January	200
February	560
March	1,400
April	3,800
May	820
June	700
July ..	800
August	550
September	650
October	350
November	200
December	150
Total	10,180

No. 11.

ANNUAL REPORT ON MANITOBA COLONIZATION.

(MR. C. LALIME.)

WORCESTER, MASS., 1st December, 1880.

SIR,—On the 31st December last, in the last Report which I had the honour of submitting, I expressed the hope that this year the immigration of Canadians from New England into Manitoba would be greater than in 1879.

I had grounds for making that statement, but as that immigration depends upon circumstances it resulted in a diminution of the number our immigrants.

The revival of business in the United States in the month of January last was sudden. Industries which had languished for three years assumed an extraordinary degree of activity.

Cotton and woollen factories gave employment to as many as their productive capacity could furnish with work, and wages increased from ten to twenty per cent.

A large number of families who had manifested an inclination to emigrate to Manitoba last spring, having a prospect of comparatively high remuneration as compared with that of former years, have changed their mind and postponed the execution of that project until the spring of 1881.

The cost of the journey to Manitoba, \$31, being high, and the families we have here being composed of from seven to eight adults, the cost of removal is heavy and causes a certain number to hesitate.

In spite of everything I have yet reason to be satisfied with the results of my labours.

The list forwarded to your department will show that one hundred and sixty-nine Canadians have left the Eastern States for Manitoba, and those departures are but the prelude to a large number of others.

Every settler becomes our auxiliary, for all our emigrants of former years are satisfied with the step they took; they form the *nuclei* of parishes which will attain importance, and they constitute a class of peaceable citizens who are friendly to progress.

The sudden revival of industrial pursuits, to which allusion has already been made, has resulted in a surplus of immigration to manufacturing centres, and labour being superabundant wages have remained unchanged, while the cost of living has increased, and those who had postponed their departure for Manitoba are again preparing to proceed thither next spring, and as is always usual, they will be accompanied by a certain number of relatives and friends. I therefore look forward to the arrival of spring with the hope of bringing together a strong body of earnest and resolute settlers.

A missionary, residing in one of the most populous Canadian centres, informs me that next spring more than forty families from his locality will leave for Manitoba, and personal information leads to the conclusion that about an equal number of families will direct their steps towards the Canadian North-West.

I daily receive letters from persons applying for information, some of which even come from the Province of Quebec. Where it is possible to do so, I visit these persons at their homes, and after having enquired into the financial condition of their affairs encourage their emigration accordingly as I judge it wise and prudent to do so.

Having visited the Province several times, and being acquainted with its resources and exceptional advantages, I am convinced that our fellow-countrymen from the United States will there find a competency, and, with the double object of promoting the interests of Canada and those of the people themselves, I shall, as in the past, spare no pains in the faithful performance of the duties which have been entrusted to me.

I have the honour to be, Sir,

Your obedient servant,

CHARLES LALIME.

Special Agent.

The Honourable
Minister of Agriculture,
Ottawa.

No. 12.

ANNUAL REPORT ON ICELANDIC COLONY, LAKE WINNIPEG.

(MR. JOHN TAYLOR.)

GIMLI, DISTRICT OF KEEWATIN,
31st December, 1880.

SIR,—The condition of the Icelandic Colony at the commencement of the present year was satisfactory. A spirit of contentment was very general, and confidence in the future success of the colony was never greater. The winter catch of fish for the market was encouraging; and at the close of the winter farming operations began with unusual vigor.

The winter had been unusually severe, the temperature having been as low as 55° below zero. The ice on the lake reached a thickness of five feet in exposed situations, and remained until 18th of May, when it finally disappeared.

From that date the season, which had been favourable and dry, became stormy, cold and very wet; and, generally speaking, this unfavourable weather has characterized the entire open season, until the freezing over of the lake again on 15th November, except a short period of fine weather which preceded that event.

The result was that farming operations which had been pushed forward successfully from the end of April were entirely stopped; no more grain could be sown, and that which was in the ground was destroyed.

Potatoes and beans were planted in June, but were generally cut down by frost on 5th July. The hay crop was ruined by the continual rains, and the best hay marshes were covered with the rising waters of Lake Winnipeg. Much hay, which had been laboriously cut in these wet marshes and brought to higher lands for curing and stacking, was ultimately washed away in the heavy storms, or so wetted by the waves as to be spoiled.

The lake continued to rise more and more, sweeping away fences, stables, houses, and tearing down the banks, flooding the roads and low-lying fields, until 15th November, when it reached a height never attained before, and was only stopped by the severe frost, which finally arrested its course inland.

The Icelandic colonists, as usual, in the beginning of the year, held their informal elections, and made customary arrangements for the repair of roads and bridges. A request was made by the settlers in the south that some measures should be taken to encourage Canadian immigrants to settle in this reserve. The good feeling which generally prevailed was much shaken by the setting in of the unfavourable season. The destruction of their young crops required that they should seek work elsewhere. A great many obtained employment at good wages in Manitoba, and have thus earned enough to maintain themselves and families this winter; others, who remained at home, hoping for better times, have fared badly. Some have lost all they worked for, grain, roots and hay being destroyed, and are now necessitated to leave their homes and seek a living in the settlements elsewhere. The present condition of our affairs is not satisfactory, and the prospects for the future are but gloomy. Cattle have suffered greatly from the want of their usual good range of pasture; some died, others have been killed, as there was no hay for them. About 100 (not Government) have been driven south to be fed. It is certain that a great many more must follow them or remain to die here. The people generally have decided on leaving the reserve in the spring, if they can do so. The most enticing offers are held out to some of them by their Dakotah friends, but the greater part of the settlers have no wish to leave

Canada. Circumstances beyond their control seem to compel them to leave all their hard-earned homes and improvements. About twenty lots have been entered this year for homesteads in the prairie lands of the North-West, and they will be settled on in the spring. It is only fair to those who selected this site for a colony to state, that in 1875 the country, although low and flat, was dry and attractive. To every enquiry the reply was made that the state of things at that time had been always the same; whatever trouble was apprehended was from the dryness of the climate, which exposed the place to danger from fires.

A succession of five wet seasons seems to have so accumulated the waters in the swamps and marshes far distant from us that we are now feeling the disastrous results of their drainage into Lake Winnipeg.

In its present condition the reserve is unsuited for settlement, but many other places have suffered from the same causes, and good farming lands, which yielded large returns in former years, have been ruined by the long continuance of wet seasons.

I have the honour to be, Sir,

Your obedient servant,

JOHN TAYLOR,

Icelandic Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 13.

ANNUAL REPORT OF TRAVELLING IMMIGRATION AGENT.

(Mr. JOHN SUMNER.)

CARLETON PLACE, 1st December, 1880.

SIR,—I have the honour to submit my Annual Report as Travelling Immigration Agent.

From the 1st of January until the 20th of April my duties were performed between Halifax and River du Loup, and occasionally extending as far as Montreal, taking charge of the emigrants of twelve steamships, numbering 1,652, and necessarily travelling 23,150 miles. The winter accommodation provided by the Intercolonial Railway Company was good, and considering the very deep snows and occasional heavy drifts to which all our winter roads in Canada are subjected, the service was well performed.

For the first three months of the summer the steamers arriving at Quebec brought a large number of emigrants, over 10,000 coming to our shores, the whole number that came under my special charge being 13,580 during the summer season, besides a large number by other vessels to whom I could not give my attention. During the period mentioned I made twenty-five trips from Quebec to Toronto, three to Montreal and two to Brockville, to accomplish which 27,480 miles were traversed, making a total travel in eleven months of 50,630 miles.

The emigrants were generally poor, having been a long time without employment. They were, however, fairly clad and well behaved. A goodly number went to Manitoba, some of them having large sums of money, and none without sufficient to give them a good start on their arrival in that Province. I was informed by them a much larger number would find their way there in the spring of 1881.

I gave all the information in my power, having visited that Province, to all the emigrants, giving them good advice, and seeing they were properly cared for and put off the trains at their several destinations.

The accommodation given by the Grand Trunk Railway Company during the summer has been good, and the transit all that could be desired.

The officials of the Intercolonial and of the Grand Trunk Railways are entitled to my very best thanks for their uniform courtesy and kindness; the conductors and brakemen on trains also for their care and attention.

The meals provided at the several refreshment rooms have been satisfactory.

I have the honour to be, Sir,

Your obedient servant,

JOHN SUMNER,

Travelling Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 14.

ANNUAL REPORT OF SAINT JOHN, N.B., IMMIGRATION AGENT

(MR. SAMUEL GARDNER.)

GOVERNMENT IMMIGRATION OFFICE,

SAINT JOHN, N.B., 31st December, 1880.

SIR,—I have the honour to submit for your information the following Report, for the past year:—

The number of arrivals during the year for settlement on the public lands, were principally Danes. Of these, 90 in all, most of whom were from Denmark, proceeded to New Denmark, in Victoria County, and took up lands under the Provincial Free Grant Act, a thriving settlement only opened some few years since by a colony from old Denmark, and to which every year since there have been accessions, and now there are only some thirty lots of 100 acres each, for disposal in the Danish Reserve, which will soon be taken up by friends following; and unless more land is obtained for the friends of those already settled there, this immigration will cease, as the Danes want a colony to themselves. They are not desirous for Swedes or Norwegians among them. No better class of settlers, without exception, could possibly come to this country. They are a sober, prudent, industrious class of people. They came *via* Halifax and Quebec principally, some few *via* United States brought their families with them, but later arrivals during the season were young men. Besides these came a small number of single men and women from England, Ireland and Scotland, and settled in different sections of the Province, some few mechanics, the larger portion farmers and farm servants. Eight boys and five girls from English industrial schools, were sent to Springfield, Kings County, homes being provided for them ere they left England, through the instrumentality of Rev. G. Rogers, now of Bristol, and Rev. James Shipperley, of Yarmouth, Nova Scotia.

During 1880, as in 1879, public attention has been called to the large number of families and single youths of both sexes leaving Saint John for the United States—The “Exodus” so called. Upon enquiry of the agent of the International Steamship Line at this port, I find the greater number of persons referred to, travel by this route. His opinion of the number leaving is simply in part the same as stated in the report for 1879. Still, the departure consisted largely of mechanics and others who came here after the fire of 1877 seeking employment, and others going to find employment in the United States for the season and to return again; others to better their condition, if possible, permanently. Also upon enquiry of the Superintendent of the Saint John and Maine Railway, I find that the departures for the United States have been 3,216 in excess of the arrivals by the same route. This large difference is accounted for by the fact that many of the tourists, traders and commercial travellers come through various inlets into our Province and Nova Scotia, and return home *via* this route, travel being very large during the year through these Provinces.

While it is impossible to get at the exact number of persons who have returned to the Province during the year, a very near approximate can be arrived at. I have observed during the fall months, on arrival of the boats of the International Steamship Company's Line, a different class of persons coming here than usually constitutes the summer travel, viz.: the working classes, the bone and sinew of any country. Some of those that had been allured to the United States owing to the revival of trade there and consequent demand for mechanics found employment, others

not so fortunate are returning, and many more would do so had they the means. While the departures attracted the public eye, the returns as a rule are not noticed. The International Steamship Company's agent at St. John reports 600 returned with their effects, and 1,320 that annually leave for work and return again, in all by this route, 2,420.

The Collector of Customs at McAdam Junction, estimates that during the year 200 settlers, their effects valued at \$2,000, have entered Canada *via* that port from the United States, being chiefly Provincials returning.

The Collector of Customs at St. Stephen reports 42 settlers in all entered with their effects, valued at \$1,505; 21 of these returned Canadians, 6 Norwegians, 15 Americans, all from the United States.

The Collector of Customs at Chatham reports 17 settlers entered with their effects, valued at \$1,520; of this \$1,500 in cash, \$20 other values; 6 returned Canadians. Last fall 70 young men left for the United States, 10 died, 60 returned this spring. We don't class these as immigrants, although no doubt they appear under that heading in the United States. I am informed a good many Canadians who left here the last few years to settle in the United States, would gladly return had they the means.

The Collector of Customs at Woodstock reports 2 settlers entered, returned Canadians, value of their effects \$75.

The Collector of Customs at Andover, County Victoria, reports 9 settlers entered in all, value of their effects \$300; 4 of these returned Canadians from the United States, besides 9 young men who went there from this section this year, have returned, and that 40 Americans have come into this county the last three years, and settled in Tilley Settlement; so reports A. Cameron, Commissioner of Crown Lands for the Local Government there.

The Collector of Customs at Newcastle reports always a stream of men going in the fall to the United States to work in the woods in the winter, and girls in the factories, but they all return again.

The Custom House records at Saint John show 74 entries, value of effects \$6,689, all from the United States; no entries from Great Britain or elsewhere; no indications on entry as to number in families, each entry only representing the person who has charge of the effects. The lowest estimates, however, would be 370. The agent of the International Steamship Company estimates 600 instead.

Immigration for 1880.

Arrivals from Europe by steamer:

Danes.....	54
British.....	36

Arrivals from the United States:

<i>Via</i> McAdam Junction.....	200	Effects value.....	\$2,000
“ St. Stephen	42	“ “	1,505
“ Chatham.....	23	“ “	1,520
“ Woodstock	2	“ “	75
“ Andover	9	“ “	300
“ St. John.....	380	“ “	6,689

Total arrivals in the Province. 646

Value of effects of arrivals from U.S..... \$12,089

It is with pleasure I refer to the visit of the British Agricultural Delegates to our Province. As soon as I was notified by telegram from the Agent at Halifax they were coming, I immediately put myself in connection with our Local Government, by personal application to the Provincial Secretary, then in our city *en route* for

Fredericton, and by telegram to the Attorney-General through the Honourables Robert Marshall and T. R. Jones, and in reply received the following telegrams :

FREDERICTON, 16th October, 1880.

"The reception of the British Agricultural Delegates has been fully considered, and the Provincial Secretary left this afternoon by train to meet them and invite them to visit the Upper St. John and other portions of the Provinces.

JOHN J. FRASER."

FREDERICTON, 16th October, 1880.

"I go to St. John to-day to meet the British Delegates.

W. WEDDERBURN."

I then arranged for leading agriculturists to meet them at the hotel. They were met on landing by Hon. W. Wedderburn, Provincial Secretary ; J. B. Harmer, President of the Agricultural Society, County St. John ; James Hannay, reporter for *Daily Sun*, Dr. Clay, Immigrant Agent, Halifax, and myself, anticipating the benefit that would accrue to the Province by their visit, believing we had some of the best lands in the Dominion and one of the best climates in the world, as evidenced by the growth of our agricultural interest, especially in wheat. The culture of that grain is now prosecuted to a very large extent all over this Province and Nova Scotia ; the dreaded weevil and smut of the past years do not now prevent its successful cultivation, and the quantity and quality now grown have necessitated the erection of a number of flouring mills. This year one firm, the Waterous Engine Works Company of Brantford, Ontario, have sold no less than thirteen flour mills, one in each of the following places :—Sackville, Sussex, Painsie, Woodstock, Braufort, Ossakeng, Rolling Dam, Charlotte County, St. George in New Brunswick ; Granville, Maitland, Yarmouth, Economy, Halifax, Nova Scotia. This firm have also ten portable engines and saw mills, showing vitality in our lumbering interest.

I have made application to the Crown Land Office, Fredericton, for a report showing the increase of the Free Grant Settlements and the progress the settlers have made during the year and received for answer, that the office had addressed their different Commissioners for a report, but that they had not done so as yet, therefore could not comply with my request. The movement from our city to the Free Grant Settlement, has not been very large this year, but my private enquiries show large increase of lands brought under cultivation in Clarendon, Charlotte County, on the Tobique, Victoria County, Tilley Settlement, New Denmark, Johnville, Chapmanville, Beaufort and other parts in Carleton County. Some of the settlers that were assisted the last two years in two of these settlements are now independent farmers. As an instance, one settler, with the help of his family, has the second year under cultivation, taken from the forest, forty acres. Those from whom nothing was expected from their former idle habits, have done marvels, and being stimulated by their surroundings are now independent. In fact, our whole farming population are better off now than they have ever been in the history of the Province and generally better satisfied with their country. [From enquiries in York County, I find that there never was a time when so much interest was taken in agricultural pursuits as now. In a letter received from Thomas Pickard, Esq., (no better authority), he reports 450 cattle shipped from Sackville, 150 from Anlac Station, 600 in all from that section for Great Britain alone ; besides large numbers of sheep exported to Maine, in addition to the supplies for home market. Large quantities of hay were sold to traders in the early season for \$10 loose, and \$13 when pressed. A large part of our hay is shipped direct to the West Indies. Of hay sent by rail, the largest part has gone to Halifax this year. As regards our prospects for 1881, our cattle feeders say : That much more is being done this winter than last in preparing cattle to meet the demands in the English market. The reports from all the counties

give the same zeal in the general farming interest of the Province; in fact, farmers are the money-holders, the solid portion of the population.

The Sackville people invariably ship their own cattle. St. John butchers have bought freely in other sections and in Nova Scotia for export to England, and they say their shipments were profitable. The difficulty they labour under, is want of direct steam connection from St. John, they having to ship from Halifax, and Quebec, yet with these drawbacks, those shipments have paid.

This new line of exports is growing immensely. It is estimated in Carleton County that the sales to the United States buyers have exceeded any previous year. They have paid fully \$100,000 in cash for sheep, sheepskins, cattle, horses, hay and cereals.

The shipment over the St. John and Maine Railway alone, amounted to 11,000 sheep collected from Prince Edward Island and Eastern Counties. The destination of nearly all of these sheep was Boston.

The upper counties find purchasers at their centres. It is estimated up to now that our Province has received one million dollars for potatoes alone.

Applications are being made at this office for information in reference to Manitoba and the North-West Territories. Enquiries of this nature came from individuals and clubs of from six to twelve during the season, and still continue. To these I have responded by sending pamphlets descriptive of territory and otherwise. They appear more anxious to know the cost of transport; I have no doubt many young men this year will find their way to Manitoba, the North-West and British Columbia, going to friends who have preceded them, and owing to the glowing accounts given of the country by those now settled there, together with the ease with which the prairie lands may be cultivated. Yet, notwithstanding this, I again repeat our young men are waking up to the fact, that their own country is not to be despised. By comparison they find it, taking everything into account, its proximity to the sea and Great Britain, a market now not only for ships and timber as of yore. (and this now not a bad export), but for cattle, sheep, &c., and our Province as fully as capable, if not superior to, any in the Dominion, looking at its every element for cattle-raising, together with the vigour our farmers now exhibit in agricultural interest (our present Provincial Exhibition adding additional stimulant thereto).

The circulation of the British Delegates' report of last year in Great Britain, elicited many enquiries from this office of our capabilities for cattle-raising, going into details, and where lands are obtainable for this purpose, &c. To these enquiries I responded, and have no doubt that the last delegation of Messrs. Sheldon and Sparrow will give a good report. I feel convinced they will strongly recommend it, as a good field for the immigrant.

I have the honour to be, Sir,

Your obedient servant,

SAMUEL GARDNER,

Immigrant Agent.

The Honourable

Minister of Agriculture,
Ottawa.

No. 15.

ANNUAL REPORT OF ST. PAUL, MINN., AGENT.

(G. R. KINGSMILL.)

ST. PAUL, MINN., 27th, November 1880.

SIR,—I have the honour to submit the following report of my operations at this point, during the season now drawing to a close:—

Under instructions from the Department, I took up my quarters at St. Paul early in May, 1880. Previous to leaving Canada, I had been instructed that my duties were to look after all persons passing through this place *en route* for Manitoba and the Canadian North-West; and to generally do everything in my power to assist, aid, guide and direct such persons, and to protect them against the efforts of runners, land agents and others who might have an object and interest in inducing them to change their destination. So far as was possible, I have endeavored to carry out those instructions, and to carefully attend to all intending settlers in Manitoba, passing through St. Paul.

Under existing circumstances this is a most important point in connection with the transportation of settlers from the East to the Canadian North-West. Though, during the summer months, a considerable number of settlers and others find their way to Manitoba, by way of the lakes, the main route or transit runs through St. Paul. In fact it is impossible to reach Manitoba by the all rail-route without touching at this point. This is a great centre for railway companies, land agents and others, who have wild and uncultivated lands to dispose of. In this respect St. Paul is growing rapidly, and may now be considered the great distributing point and land market of the north-western country. The railway stations swarm with runners for railway and land companies, passenger trains are boarded by them, large quantities of printed matter are distributed, and all sorts of inducements are held out to the new-comer to make his home on the lands of the companies represented.

I have been brought in contact with these agents constantly during the summer, and, though it was not possible to protect all of our people against them, I am glad to be able to report that very few persons were led astray by them, and that our settlers, so far as I know, nearly all reached their destination in safety, notwithstanding the efforts and representations of those who were operating against me.

As I have already reported from time to time, during the summer, our chief opponents have been the St. Paul and Sioux City Railway Company and a body of land speculators operating in connection with that Company. The railway, so far as railway purposes proper are concerned, is now part of the Chicago, Milwaukee and St. Paul line, while the land speculators are practically an independent body. These people are in the habit of flying the British flag in front of their offices, thereby attracting the attention of old country people passing through the city. In addition to this, they keep in their office the leading English political, agricultural and general newspapers, and are doing everything possible to create the impression that their place is the English headquarters for this region. Their runners make it a practice to meet our people on the trains or at the station, and while abusing Manitoba and the North-West, they set forth in glowing terms the attractions offered by the country they represent. So far as those so-called attractions are concerned, I may say that they fall far behind the advantages presented by the Canadian North-West. This season the trains were snowed up for two or three days, and all traffic suspended on the St. Paul and Sioux City line long before there was anything in the

shape of severe weather in Manitoba. The misrepresentations of these land speculators often tell against themselves; yet they have been, and still are, most energetic and aggressive in the work, and make special efforts to capture old country people in search of new homes.

Another company competing with us for settlers is the Northern Pacific, but with one or two exceptions, which have been reported, they and their agents have acted fairly throughout, and have not interfered with our people.

All persons desirous of reaching Manitoba from this point must of necessity pass over the St. Paul, Minneapolis and Manitoba Railway, and thus our settlers are brought into direct contact with the officials of that Company. Notwithstanding this fact, and the opportunities for interference thus presented, I am glad to be able to report that I have not, during the entire season, heard of a single case of interference. Our people have not in any way been tampered with; on the contrary, they have been kindly treated and well looked after by the Company's officials. Several times during the summer, at my request, special cars have been put on for groups of families or large parties travelling together; and in many other ways everything possible has been done to add to the comfort of our people. It is only due to the Company and its officials that I should give them this well deserved meed of praise for their care, kindness and courtesy.

Though it is not possible to say exactly how many persons have passed through St. Paul for the Canadian North-West, the following figures, will, I think, nearly represent the actual total:

Full tickets for St. Boniface and Winnipeg, January 1st, to November 15th, 1880	7,880
Full tickets to Emerson, Jan. 1st. to Nov. 15th, 1880	680
“ “ other points in Manitoba.....	149
Grand total.....	8,709

As a large number of settlers have been accompanied by their families. in which case two children often went as one adult, and in many cases the younger children do not count at all—we may safely double this number; and thus we find that in round numbers over 17,000 souls have passed through this point for our North-West during the season. From the information and details I am guided by, and from my own observation, I consider this a moderate estimate.

As to the nationalities of the settlers, I have to report that the greater portion of them are from the Province of Ontario. There were, however, a considerable number from England, Ireland, Scotland, and continental Europe, and a few Americans. About one hundred and fifty were from the Province of Quebec; and over sixty were French Canadians who, after trying their fortunes in Massachusetts, had united for the purpose of forming a colony in Manitoba. Many of the settlers took in with them their live stock, furniture, and agricultural implements. I have met very few cases of distress, that is to say, persons seeking assistance. On the whole, the settlers were thrifty, intelligent, prosperous looking people, well contented with the prospects before them, and prepared and determined to face manfully difficulties that they might be called upon to meet.

In August last I came in contact with several Mennonites from the reserve in Manitoba. They were here for the purpose of ascertaining the terms upon which they could procure passage to Russia, their object being to visit their friends in that country. Knowing that the laws of Russia with relation to citizenship were somewhat peculiar, I warned them against the dangers of visiting their former homes without some good guarantee that they would not be molested by the Russian authorities. In order to satisfy them and myself on the point, I wrote to the Russian Minister at Washington, stating all the facts of the case, and was favoured with the following official reply:—

(Copy No. 249.)

"IMPERIAL RUSSIAN LEGATION.

"WASHINGTON Sept. 13th, 1880.

"SIR,—In answer to your letter of August 28th, requesting the information as to whether such Mennonites as would return to the Mother Country would be interfered with by the Russian authorities, I have the honour to submit the following statement :

"The Mennonites who have expatriated themselves from the Russian Empire are of two classes : One composed of emigrants who have fled the country without passports or proper authority from the Government ; the other comprising those who, before leaving the Empire, have fulfilled all the requirements of the law.

"All Mennonites belonging to the first class, upon crossing the frontier, would be considered as deserters, and would have to abide by the consequences of the law.

"As for the Mennonites of the second class, I would for clearness sake sub-divide them in two categories: those who have left Russia with the ordinary passport, and those who have left previously declaring their intention of emigrating and changing their citizenship, and have either obtained due authorization to that effect or have signed a written agreement of never returning to Russia if allowed to leave the country.

"Those who have in their possession the ordinary passport can return to Russia, paying as they cross the frontier, ten roubles for every year of residence in a foreign country, for the lapse of five years since the date of delivery, and for every year lapsed beyond this allowed period a fine of three times the above amount is imposed. An exception is made for the residents within the Kingdom of Poland, where the passport fee is twenty roubles a year and the fine raised in proportion.

"For the category of Mennonites who have received from the Russian Government the authorization of emigrating with or without permission of changing their nationality, or who have signed the written agreement of never returning to Russia, their case, as it may be, is always stated on the passport delivered before their leaving the country, and their free return to Russia is dependent on that statement. Those who have received permission to assume the citizenship of another country, can return to Russia with the passport of their new nationality ; those who have not, or who have signed the written agreement, must apply for a special permit, but I must add that the Imperial Government seldom favours such applications especially if the applicant is destitute of means.

"Accept, Sir, the assurance of my distinguished consideration.

"G. WILLAMOV,

Chargé d'Affaires, Russia."

"To G. R. KINGSMILL, Esq.,

"Canadian Government Agent,

"St. Paul."

On receipt of the above letter I forwarded a copy to the Department. I understand that it was translated and circulated among the Mennonites for their guidance and instruction.

So far as immigration purposes are concerned, St. Paul is an important point, in fact, the most important between Ontario and the Manitoba boundary. There are centering here several lines of railway, and each company has immense quantities of land to sell. In addition to these there are many land speculators in search of purchases. Owing to the way the trains have been running all summer, our people have been compelled to remain here from early in the morning till seven in the evening. They have thus been all day while lying over here, pestered and annoyed by the runners and agents of the land owners. In fact, considering the influences and arguments used by those persons and the inducements held out, the only wonder is that they were so unsuccessful in their efforts.

In view of these circumstances, and in view also of the absolute necessity for protecting our people at this point, I would respectfully suggest that there should be a permanent officer of the Government stationed here. Following the example of

others, he should have conveniently situated offices for his own use and for the accommodation of those of our people who might be detained here. Reasonable conveniences and arrangements should be made for their comfort, and everything possible should be done to protect them against the runners that now beset them on every side. So long as our settlers are left to loiter about the railway stations all day, or to wander through the streets, they must be subject to the influences and arguments of the runners. For their protection, as well as for their comfort and convenience, they should be housed during their delay, and looked well after by the Government agent. A Canadian headquarters, with our flag flying in front of it, is what is wanted, and until we have it our people must continue to suffer the pestering and annoyance of which so many of them had reason to complain this summer.

I have the honour to be, Sir,

Your obedient servant,

G. R. KINGSMILL.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 16.

ANNUAL REPORT OF QUARANTINE STATION, GROSS-ISLE.

(FREDERICK MONTIZAMBERT, Esq., M.D.)

SIR,—I have the honour to submit my Annual Report for 1880.

The barque "Glen Monarch," O'Neil, Master, from Rio de Janiero, arrived at the Quarantine Station of Gross-Isle on the 6th of June. There had been sixteen cases of yellow fever amongst her crew during the voyage. Three of these cases ended fatally. The vessel was most thoroughly cleansed, purified and disinfected at the Station.

This was the only vessel reported for medical inspection at the Station during the year.

I have the honour to be, Sir,

Your obedient servant,

FREDERICK MONTIZAMBERT, M. D.,

Univ. Edin., L.R.C.S.E., &c., &c.

Medical Superintendent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 17.

ANNUAL REPORT OF QUARANTINE STATION, HALIFAX.

(MR. W. N. WICKWIRE.)

HALIFAX, December 11th, 1880.

SIR,—I have the honour to submit the following report for the year 1880:—

I am able to state that no case requiring quarantine observation has been brought to this port to date during the year. This seems somewhat remarkable, as the number of immigrants to various parts of the continent, *via* Halifax, has been much greater than for several preceding years. It is evident that a greater care than formerly has been exercised by steamship companies and other authorities as to vaccination, cleanliness, &c., of those immigrating.

The usual care has been taken as regards passenger steamers and vessels coming from infected ports.

I am glad to be able to state that some repairs have been made to the buildings at Lawlor's Island during the summer, and one of the small hospitals has been so altered and improved as to be comfortable for winter quarters in case it should be required.

I have the honour to be, Sir,

Your obedient servant,

W. N. WICKWIRE, M.D., Univ. Edin.,

Medical Superintendent.

The Honourable

The Minister of Agriculture,
Ottawa.

No. 18.

ANNUAL REPORT OF ST. JOHN, N.B., QUARANTINE STATION.

(W. S. HARDING, M.R.C.S.)

QUARANTINE STATION,
ST. JOHN, N.B., 31st November, 1880.

SIR,—I have the honour to report, respecting this Station, for eleven months of the year 1880, ending the 31st of November :—

Of the considerable number of vessels inspected by me at this Station during the year, it was only necessary to detain one of them longer than merely to inspect the cases of sickness found, or which had occurred, being either not infectious disease, or, owing to other circumstances, not to be considered dangerous.

On board of the ship "David," however, which arrived here on the 16th of April, the captain had died, and a number of the crew been sick of yellow fever during the passage, and it became necessary to detain the vessel and use means for disinfection.

Owing to false statements made by the acting-master of this ship on her arrival, I considered it necessary to submit the particulars to your notice at that time, and ask advice, under which such action was taken as will tend to prevent in the future neglect or infringement of the law. As the narration here of the particulars alluded to would occupy considerable space, you will probably consider it unnecessary for me to present them again.

All things considered, I feel warranted in saying that the season has passed without the occurrence of any serious quarantine difficulty.

Having before reported the completion of the work ordered to be done on the building on Partridge Island, I need only again briefly refer to such matter. Before this work was done the only existing buildings had so entirely fallen into decay as to be unfit for use. The work done has *completely renovated* the buildings, and they will require no repairs for many years. It is a gratification to know when it may become necessary to land all the people from an infected ship, that the means exist of housing them, and securing their disinfection.

To all experienced in such matters it is well known that when a vessel arrives in a badly infected state, the only reliable way of disinfecting her, and the people in her, and preventing the spread of the disease in the country, is to take all the people out, and deal with them and the vessel in such manner as the Quarantine Regulations direct.

The new fence enclosing the buildings is very good and efficient and will be of much benefit.

I may mention that the fence enclosing the grave yard is no longer in a serviceable state, and a new one much desired.

Certificates respecting dead bodies brought here have been examined during the year, and other routine matters attended to.

I have the honour to be, Sir,

Your most obedient servant,

W. S. HARDING, M.R.C.S.,

Medical Superintendent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 19.**ANNUAL REPORT, QUARANTINE STATION, PICTOU, N.S.**

(HENRY KIRKWOOD, M.D.)

QUARANTINE STATION.

PICTOU, December 3rd, 1880.

SIR,—I beg to submit my Report for the Quarantine Station at this Port for the year 1880.

During the past year there have been only two cases of infectious or contagious diseases which required my attendance.

The captain of the steamship "Tunstall," carrying coal between this port and Montreal, was reported to me October 10th to be sick, supposed to be small-pox, but which proved to be a mild form of spurious measles. At his own request, and the case being so mild, I treated him on board.

The second case was Angus McDonald, seaman, of steamship, "Scud" trading between this port and Cape Breton, who was reported to me October 6th to be suffering from some eruptive disease, which also proved to be measles. I had the patient removed immediately to the hospital, where he remained until the 19th, when he was sufficiently recovered to be discharged.

I have the honour to be, Sir,

Your obedient servant,

HENRY KIRKWOOD, M.D.,

Medical Superintendent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 20.

ANNUAL REPORT, QUARANTINE STATION, CHARLOTTETOWN, P.E.I.

(W. H. HOBKIRK, M.D.)

QUARANTINE OFFICE.

CHARLOTTETOWN, P.E.I., 11th December, 1880.

SIR—I have the honour to forward my Report up to 30th November, 1880.

My duties have been the same as in previous years, therefore I need not trouble you with a repetition of them.

There have been three cases of yellow fever admitted into the Quarantine Hospital under the following circumstances:—

The brig “Westaway” left Demarara 15th May, 1880, in ballast for Charlottetown, P.E.I. On the following day, John Egan, a seaman, was seized with symptoms of yellow fever, and on the 19th the mate showed the same symptoms, whilst on the 25th, George Sedwick, cook, was likewise prostrated by the same disease. The captain, Malcolm McLeod, an old West India trader, saw at once the position he was in, and with great judgment and deliberation commenced treating the sick men under the directions given by the “Board of Trade Medical Guide,” for seamen with yellow fever. He had a good supply of medicine and other necessities. He also protected the crew from the contagious effects of the disease by keeping them separate from the sick, fumigating the ship, and burning old bedding and clothes. The vessel arrived in this port on the 10th June, two of the men, although improving, were in a very low condition, and John Egan was quite unable to stand, and almost in a dying state when lifted from the ship. They were immediately conveyed to the Quarantine Hospital where they remained under treatment until they were convalescent. John Egan was not discharged until the 10th July, and for some weeks suffered from occasional attacks of intermittent fever, but has since made a good recovery.

The ship was placed in quarantine for some days and was fumigated, thoroughly cleansed and disinfected before being admitted to the wharf to take in her cargo.

I have the honour to be, Sir,

Your most obedient servant,

W. H. HOBKIRK, F.R.C.S., Eng.

Medical Superintendent.

To the Honourable

The Minister of Agriculture,
Ottawa.

No. 21.

ANNUAL REPORT OF INSPECTING PHYSICIAN, PORT OF QUEBEC.

(A. ROWAND, M.D.)

QUEBEC, 15th December, 1880.

SIR,—I was under the necessity, from a serious accident which befell me, of applying to the Government for leave of absence for the season, with permission to discharge the duties of my office by substitute, which was kindly granted me; notwithstanding which I am glad I was able, a great part of the time to supervise the manner in which the duties were performed.

The past season was exceedingly healthy from the opening of the navigation on 30th April, to the close on the 12th November; 23,988 passengers and emigrants having arrived by steamships and sailing vessels. Out of that number there were thirteen (13) cases of infectious diseases, viz., eleven (11) cases of measles, one (1) scarlet fever, and one (1) of small-pox. These cases were sent to the Marine and Emigrant Hospital, and every precaution was taken to prevent the spread of contagion on board and ashore.

The barque "Glen Monarch" sailed from Rio Janeiro on 30th March, and arrived here on the 9th June. The whole crew with the exception of the mate were attacked with yellow fever on the passage. Three of the sailors died on the passage, the last one on the 19th April. The remainder of the crew were on duty again on the 22nd of the same month. This vessel anchored at Grosse Isle, and being healthy, was allowed to proceed to Quebec, where she arrived in a satisfactory condition.

The whole number of deaths at sea during the season was thirteen (13) viz.: eight (8) children from bronchitis, two (2) women after child-birth, one (1) man from heart disease, one (1) from apoplexy, and one (1) from senile debility. Two children died after arrival in port from croup and congestion of the lungs.

One man, a lunatic, was taken back by the Allan line of steamers, having no friends here to care for him.

In closing this report I cannot omit gratefully to acknowledge the great kindness and consideration of the Government in having granted me leave of absence and enabling me to provide a substitute.

I have the honour to be, Sir,

Your most obedient servant,

A. ROWAND, M.D., etc.

Inspecting Physician.

To the Honourable
Minister of Agriculture,
Ottawa.

No. 22.

REPORT OF ACTING INSPECTING PHYSICIAN, QUEBEC.

(J. RACEY, M.D.)

QUEBEC, 8th October, 1880.

SIR,—In compliance with Dr. Rowand's request I forward the subjoined report:—

From the 9th May to the 1st October, inclusive, of the present year I had the honour to act on his behalf as Inspecting Physician of the Port of Quebec.

During that time 20,589 cabin and steerage passengers arrived here by steamships and sailing vessels. Out of that number there were thirteen cases of infectious disease, consisting of eleven cases of measles among the steerage passengers of the mail steamer "Polynesian," which arrived on the 9th May.

They were sent by boat to the Marine and Emigrant Hospital. One case of scarlet fever amongst the steerage passengers of the steamer "Peruvian," which came in on the 21st August.

The little patient and her mother, along with a brother who apparently had some symptoms of the disease, were also sent to the Marine and Emigrant Hospital by boat.

One case of small-pox, that of a female steerage passenger on the mail steamer "Polynesian," which reached this port on the 17th July; she, along with her two sisters, were sent by water to the Marine and Emigrant Hospital.

One of the crew of the mail steamer "Peruvian," which arrived on the 11th July, suffering from an attack of measles was despatched to the Marine and Emigrant Hospital by boat.

In all the above cases isolation and disinfection had been carried out by the surgeons of the steamers, and after their arrival every precaution was taken to prevent the spread of the contagion.

A sailing vessel, the "Glen Monarch" from Rio Janeiro, arrived here on the 9th June, all of whose crew except the mate had been attacked with yellow fever on the voyage, three of their number having died from the disease; on inspection I ascertained that the barque had been thoroughly cleansed and disinfected at Grosse Isle, and that the crew were in a healthy condition.

Two other vessels, the "Eliza" and the "Angela," from infected ports passed on to Montreal without due quarantine inspection, as I reported on the 22nd September.

A lunatic was landed by the steamer "Waldensian" on the 19th May, but being without friends here was taken back by Messrs. Allan and Rae to the port from which he had embarked. The deaths among the passengers on their way to Quebec were as follows: seven children, from bronchitis; two women after child-birth; three men from disease of the heart, apoplexy, and senile debility respectively; and two children after their arrival in port from croup and congestion of the lungs. Eight births occurred among the passengers while on board ship.

The whole respectfully submitted.

I have the honour to be, Sir,

Your most obedient servant,

JOHN RACEY, M.D.

To the Honourable
The Minister of Agriculture,
Ottawa.

No. 23

REPORT OF OCEAN MAIL OFFICER.

(Mr. W. F. Bowes.)

STEAMSHIP MORAVIAN, AT HALIFAX,
11th December, 1880.

SIR,—The printed information furnished to me from your Department during the present year was carefully distributed to those on board the Allan Line of Mail Steamers who are classified as immigrants or intending settlers. In conversations with passengers, many of whom were cabin, I ascertained that they possessed more than an ordinary amount of capital and intelligence, and were destined for Ontario, Manitoba and the Eastern Townships.

I am, Sir,

Your obedient servant,

W. F. BOWES,

Marine Mail Officer.

To the Honourable
The Minister of Agriculture,
Ottawa.

No. 24.

REPORT OF OCEAN MAIL OFFICER.

(MR. SAMUEL T. GREEN.)

LEVIS, 29th December, 1881.

SIR,—I have the honour to report it is with feelings of satisfaction that I comply with the usual instructions to send in a yearly statement of services performed, and result of observations, concerning immigration to Canada for the past year.

There has been a healthy and steady improvement, both in the number and appearance of immigrants coming by our mail line, since the opening of navigation, 1880; and if the mails are a barometer, or criterion, to judge by, our connection with the Eastern world must be wonderfully increased. The major part of the increase is to and from the newly-settled lands in Manitoba.

The specimens of corn, fruits, and vegetables specially brought over by Mr. John Dyke, and exhibited in Liverpool, this past Autumn, I am sure will have a beneficial effect. Several farming gentlemen, whom I brought to see them, were astonished at their size and quality, and confessed it must be a wonderfully fertile soil, &c., that could produce them. I believe we are on the eve of a vastly increased and well-to-do emigration to the Dominion.

I have regularly distributed pamphlets, etc., to the emigrants on board, and given them useful information to guide them on their arrival.

I have the honour to be, Sir,

Your obedient servant,

SAMUEL T. GREEN.

Marine Mail Officer.

To the Honourable
The Minister of Agriculture,
Ottawa.

No. 25.

REPORT OF OCEAN MAIL OFFICER.

(MR. JAMES FERGUSON.)

QUEBEC, 18th November, 1880.

SIR—I have the honour to report that during the past year I have distributed all the pamphlets furnished to me for that purpose to immigrants on board ship, showing the advantage of settling in the North-West, and the grand future in store for that fertile country.

I am, Sir,

Your obedient servant,

J. FERGUSON,

Marine Mail Officer.

To the Honourable

Minister of Agriculture, &c., &c.

Ottawa.

No. 26.

ANNUAL REPORT, CATTLE QUARANTINE, HALIFAX, N. S.

(MR. ARCHIBALD McFATRIDGE.)

HALIFAX, N.S., 9th December, 1880.

SIR,—I have the honour to submit the following Report for the year (1880) in compliance with your letter of 27th ultimo.

There have been shipped from the port of Halifax to Great Britain, during the year 1880, 5,155 head of cattle, 2,292 head of sheep, and there have been imported into Halifax from Great Britain in the same time, twelve thoroughbred cattle, all of which arrived in good health—as follows: two Guernsey heifers (both with calf, and did well) imported by W. Anderson, Esq., arrived 13th May, 1880, per steamer "Texas," Captain Prowse, quarantined, at Wm Vieth's farm, suburbs of Halifax. Also one Jersey heifer (with calf, and did well) imported by Mr. Troop, of Halifax, for Mr. Troop, of New Brunswick, arrived 30th July, 1880, per steamer "Mississippi," Captain Gibson; quarantined at Mr. Boggs', Bedford. Also nine thoroughbred short horns; imported by the Agricultural Society of Nova Scotia, arrived 30th Nov., 1880, per steamer "Brooklyn"; quarantined at Oakfield farm.

I have the honour to be, Sir,

Your obedient servant,

ARCHIBALD McFATRIDGE,

Inspector.

To the Honourable
The Minister of Agriculture,
Ottawa.

No. 27-

ANNUAL REPORT, CATTLE QUARANTINE, ST. JOHN, N.B.

(MR. ROLAND BUNTING.)

ST. JOHN, N.B., 11th December, 1880.

SIR,—I have the honor to report that during the past year (1880) there have been no importations of cattle, sheep or swine from Europe, in this district,

There have been two pigs imported from Boston, U.S.; their destination, Nova Scotia, and which I intercepted and had slaughtered on December 2nd, present month, according to Order in Council.

It gives me much pleasure to inform you that there are no diseases, contagious or infectious, in my district.

I have the honour to be, Sir,

Your obedient servant,

ROLAND BUNTING,

Inspector.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 28.

REPORT ON CATTLE DISEASE IN CARLETON-PLACE.

(A. F. COLEMAN, V. S.)

OTTAWA, ONT., 3rd December, 1880.

SIR,—Acting under instructions received from the Hon. J. H. Pope, Minister of Agriculture, I proceeded to the town of Carleton Place to inspect the stock of one Mr. Brice McNeely. I found one cow on the point of death, another having died. Of this animal I examined the contents of the chest and found the lungs in a healthy condition. I then examined the abdominal cavity and am satisfied the cause of death to be from impaction of the omasum (third stomach). The animal had been fed on musty straw and frozen roots; hence the cause of death.

I have the honour to be, Sir,

Your obedient servant,

A. F. COLEMAN, V.S.

The Honourable
The Minister of Agriculture,
Ottawa

No. 29.

ANNUAL REPORT OF THE HIGH COMMISSIONER.

(SIR A. T. GALT).

OFFICE OF THE HIGH COMMISSIONER,
10 VICTORIA CHAMBERS,
LONDON, S. W.

SIR.—I have the honour to transmit the reports of Messrs. Dyke, Grahame, Foy, Connolly and Down, upon the working of their respective Agencies for the eleven months ending November 30th, 1880.

It will be noticed that the statistics furnished by Mr. Dyke, and Mr. Grahame, demonstrate that the number of emigrants proceeding to Canada, from Liverpool, and Glasgow, in 1880, were larger than for the same period in 1879, and they show a still greater increase when compared with 1878.

The following figures, kindly supplied by the Board of Trade, show the total immigration from British and Irish ports to Canada, for the eleven months ending November 30th, 1880 and 1879:—

Nationalities.	Eleven months, ending 30th November.	
	1880.	1879.
English	13,327	13,612
Scotch	3,221	1,641
Irish	3,864	2,177
Total of British origin	20,412	17,430
Foreigners	8,414	4,493
Nationalities not distinguished	4	48
Total	28,830	21,971

I took an early opportunity shortly after my arrival in England, in April last, to meet the various Agents, to discuss matters generally with them, and ascertain the prospects of emigration for the season then about to commence.

There can be no doubt that the class of emigrants who have proceeded to Canada this year has been good; and as the country becomes better known and is opened up more extensively by railways (I refer particularly to Manitoba and the North-West Territory), so will the numbers expand. The dissemination of the reports of the tenant farmers delegates, and the other pamphlets issued to the public, and the more frequent visits to the country now made by literary men and tourists, will extend the knowledge of its resources, while the construction of the Pacific Railway, and particularly the speedy completion of that portion of it from Thunder Bay to Winnipeg, cannot but prove an immense advantage, both to the old and new settlers in the western portions of the Dominion.

The depression existing in agricultural circles in England and Scotland is causing many to look around for fresh fields in which to employ their energy and capital. The price of lands, and high taxes and tithes, bad seasons, and the competitions in the

grain and cattle trade is making it impossible for British farmers to hold their own; and the reports of the delegates upon the suitability of Canada as a field for agriculturists, and the advantages it possesses in the way of cheap land, low taxes, good education, facilities for transport of produce, &c., (and not the least of all, its position as a British Colony) are attracting the attention of the agricultural section of the community and the press. It is expected that the second series of the reports to be shortly published (and which contain the opinions of some prominent agriculturists) will also carry much weight.

The deplorable distress which has been so prevalent in Ireland, and the present disturbed state of that country has naturally led to a large emigration, which has not been directed to a great extent to Canada, although the passengers by the mail-boats from Derry in 1880 have been double that for the same period in 1879. But it is well known that the passages of at least three-fourths of the people leaving were prepaid by their friends in other countries, and not controlled from this side. It is generally considered that the real remedy for the existing difficulties must be a further emigration.

I notice that the attention of agriculturists and others on the Continent, is being directed to the resources of Canada, which may be productive of good results.

The London offices of the Government have been removed to the above address in accordance with your directions, and with the alterations that have taken place in the staff, will enable a reduction to be made in the expenses of the establishment without detriment to its efficiency.

I have to report that Mr. Annand, the Chief Emigration Agent in this country, terminated his connection with the service on the 30th September last, and the staff has also been lessened by the retirement of Mr. A. B. Daveney.

I estimate that the expenses of the establishment in London for the year 1881, under the heads of rent and taxes, will be as under :

	1881.	1879.
Rent and taxes.....	£ 460	£ 870 5 2
Staff.....	1,103	1,837 0 6
Housekeeper's account, and light and fuel.	100	119 7 0
	<hr/>	<hr/>
	£1,663	£2,826 12 8

These figures include the rent of the High Commissioner's offices, and the salary of my Secretary, and the detail work of this office is also performed without any increased expense.

It may be necessary, on account of the increasing work, to make an addition to the staff, but the expenses will be kept as low as possible compatible with the efficient working of the office.

I may say that the number of letters received at the London office up to the end of November exceeds that for the same period in 1879 by 1,500, (exclusive of many letters which have been addressed to me personally,) and since the office has been removed to Westminster the increase has been marked.

The emigration department of this office, in accordance with an Order in Council, is now conducted under my supervision by Mr. Joseph Colmer, who also acts as my Private Secretary.

In compliance with your directions, Mr. Thomas Grahame, the agent at Carlisle, has removed his office to Glasgow, a change which will probably be attended with good results, that port being the principal place of shipment for Scotch emigrants, and the Government having been unrepresented directly in Scotland for some time.

Mr. Thomas Connohy, having been appointed an agent of the Dominion, has, under your instructions, opened an office in Dublin, and his report will be found annexed

The following forms an extract from the Board of Trade Returns for November showing the quantity of imports of various articles into England for the eleven months of 1879-80 :

	1879. No.	1880. No.
Animals, living :—		
Oxen and bulls	179,352	304,655
Cows... ..	21,591	31,227
Calves.....	38,138	37,890
Sheep and lambs.....	906,907	914,847
Swine	50,366	49,478
Bacon, cwts	3,639,059	3,981,672
Butter, "	1,861,676	2,155,234
Cheese, "	1,668,598	1,674,209
*Wheat, (Canada).....	4,264,540	3,715,473
*Flour "	399,900	489,637
Eggs, great hundreds.....	5,955,114	5,705,402
Fish, cured and salted, cwts.....	632,375	720,447
Hams, cwts.....	845,542	871,198
Potatoes, "	8,807,879	8,812,414
Poultry and game, value.....	£312,281	£291,898

*Wood and timber, loads :—

From Canada, hewn.....	181,176	330,716
“ sawn, split, planed } or dressed	858,772	1,056,611

* Only in these items are the imports divided so as to show the trade with British North America. In the case of the other goods the figures represent the total imports from all countries.

I transmit a summary of the accounts of the London establishment, and of the agencies in this country which will be found at the foot hereof.

In conclusion I have to express my gratification at the zealous and energetic manner in which the various officers in this country have performed their respective duties.

I have the honour to be, Sir,

Your obedient servant,

A. T. GALT,

High Commissioner.

The Honourable

The Minister of Agriculture, &c., &c.,
Ottawa, Canada.

SUMMARY.

SYNOPSIS of Expenditure at London Agency from 1st January to 30th November, 1880.

Pay of staff.....	£1,447	15	0
Rent and taxes.....	1,329	1	3
Advertising.....	625	12	0
Printing and stationery.....	2,284	14	1
Postage.....	95	16	9
Light and fuel.....	58	10	5
Repairs.....	2	12	0
Library (papers, books, &c.).....	18	5	9
Freight and carriage.....	93	9	2
Cables and telegraphs.....	74	15	7
Cab, railway and 'bus fares.....	19	19	6
Travelling expenses.....	182	16	3
Removal expenses.....	80	16	9
Housekeeper's expenses.....	73	16	2
Government aid to emigration.....	22	0	6
Retiring allowance.....	455	5	5
Miscellaneous petty expenses.....	53	10	5
Total.....	£6,898	17	0

This statement includes the printing of the greater portion of the reports of the tenant farmer delegates, and of the first edition of the "Information for Emigrants to the British Colonies," and the advertising in connection with their issue; also rent and expenses of the High Commissioner's office, and expenses connected with the surrender of the lease of the city premises and the cost of the removal of the offices.

STATEMENT of the Expenditure at the London Agency, from the 1st of January to the 30th of November, 1880.

Expenditure at the London office, as per summary..	£6,898	17	0
Salaries of special Agents.....	£ 956	2	3
Travelling allowances of Agents.....	1,000	12	11
Extraordinary expenses, including rents, postages, telegrams and all other incidentals	1,181	14	0
	£ 3,138	9	2
Foreign commission.....	60	0	0
Expenses of tenant farmers to Canada.....	79	9	1
Carlisle Exhibition expenses.....	45	1	8
	£10,222	1	11
Paris Exhibition account.....	2	2	2
Total expenditure	£10,224	4	1

No. 30.

ANNUAL REPORT OF LIVERPOOL (ENG.) AGENT.

(MR. JOHN DYKE.)

15, WATER STREET,
LIVERPOOL, 30th November, 1880.

SIR,—In compliance with instructions received from the High Commissioner, I beg to present you with a report of the operations of this Agency during the past eleven months. My instructions being such that I have to make this hurried report at a few days' notice, and as the annual statistics relating to trade and emigration cannot of course be completed, and consequently no comparisons be drawn, my report must necessarily be of a meagre character. The emigration returns for the eleven months to all countries, from this port, show the following gross figures, details of which are appended to this report.

Nationalities of the emigrants as compared with those of the first eleven months of 1879 :

	1879.	1880.	Increase.
English	59,156	71,892	12,736
Scotch	1,077	1,737	660
Irish	12,372	27,479	15,107
Foreigners	37,194	72,748	35,554
Nationalities not given.....	3,463	4,402	939
	<u>113,262</u>	<u>178,258</u>	<u>64,996</u>

19,921 emigrants were carried by the Allan Line, 1,533 by the Dominion Line, and 353 by the Beaver Line. Of the emigrants destined for Canada, 4,048 were cabin passengers, and 17,814 were steerage, as against 3,375 cabin and 14,875 steerage passengers during the same period last year.

The annually increasing importance of this Agency necessitated the taking by your Department, of new offices, wherein a commodious and well appointed reading room is provided. Files of the leading Canadian newspapers, the Statutes, Parliamentary reports, both of the Dominion and of the several Provinces, trade and navigation returns, and all other official documents and matters of interest to traders or visitors to the Dominion, may be consulted. Ever since the rooms have been opened, they have been extensively made use of, and have supplied a long felt want; as, notwithstanding that the major proportion of the trade with the Dominion is conducted through this port, and questions relating to navigation, pilotage, tariffs, &c., continually arising, there was in the city prior to this time no place of reference for matters concerning the Dominion. There is also a large sample-room in which specimens of grain, grasses, and other produce, and of the soils of the Dominion, are arranged for the inspection of emigrants and others. There is, in addition, a commodious store-room in which all printed matter and propaganda issued for the use of the various Agencies in Europe, is stored upon its arrival from Canada, instead of being, as heretofore, shipped to London, whence a large proportion was returned to Liverpool for the use of steamship agents, &c., thereby effecting a saving in carriage and other charges, which materially reduce the net rent of these offices.

The class of emigrants who have gone forward to the Dominion this year, has been remarkable in its character, for, as is admitted on all hands, it has been composed of agriculturists with capital to an extent never before equalled, to any part

of the world. From the very satisfactory letters which have been received from those settlers, I am confident that each nucleus so formed will prove of great and permanent benefit to the Dominion.

I have also to note that several persons have passed through this Agency, with the intention of entering upon manufacturing enterprises in the Dominion. One of the leading manufacturers of Yorkshire has taken out the whole of his plant and a number of operatives, and has started manufacturing in the Province of Ontario. Many others, similarly situated, are making enquiries with the view of proceeding to Canada in the ensuing spring.

During the past year, I have again had an increase in the number of youths who have applied to be admitted to the Guelph Agricultural College, or to be placed out with farmers, especially in the Province of Manitoba.

In my previous reports, I have alluded to the advantage which would accrue from the introduction, in this way, of young men with capital; and I shall indeed be pleased to receive the names of farmers and others in various parts of the Dominion, who would be prepared to receive the sons of English capitalists, at premiums which, I am sure, could be made satisfactory to any Canadian agriculturist. During my late visit to Canada, I was invited to inspect the Agricultural College at Guelph. Of this institution I cannot speak too highly, my only regret being that it is not double the size, and that some arrangement has not been arrived at for introducing pupils from Great Britain, as I have suggested. Professors Brown and Mills were both exceedingly kind to me, gave me ample facilities for seeing the institution, and supplied me with samples of grain and other Canadian produce, which will be of the utmost value to this Agency.

The views, in reference to the future position and prospects of the agricultural classes in these Islands, expressed in my last three annual reports, have been more than verified by the actual experience of the last, as of previous years. Although the crops have been unusually good, a large number of agriculturists have had to succumb to difficulties which were brought on by the preceding untoward years of depression. However, the troubles which the farmers and landowners are now experiencing, and which were prognosticated in my former reports, are now too well known to render necessary any further comment on my part. I do not see any reason for changing my opinion as to the prospects of the farming classes in this country.

The efforts of your Department in inviting agricultural delegates to visit the older Provinces of Canada, and Manitoba, have borne fruit; but, as Professor Caird, in writing to the *Times* in reference to their reports stated, it may be four or five years before the full benefit is derived from them. As I have frequently pointed out, English people are slow to move; but, as already reported, a considerable number of very desirable agriculturist settlers with capital, have already gone forward, and still more are making further enquiries, stimulated by these excellent reports.

According to instructions received from the Secretary of the Department, when here, the distribution of the delegates' reports devolved upon this Agency. As your Department has been informed in detail as to the manner in which this work has been done, it is, for obvious reasons, inadvisable for me to repeat these details in a report to which our competitors have access. Knowing that we were on the eve of a general election here, and that if longer delayed we might not be able to have them sufficiently noticed by the British press, I instructed the printers early in January to produce an advance edition of some 2,000 copies. The whole of the delegates' reports were not to hand at that time. I may briefly state that the copies of these reports sent by me, were favourably reviewed in upwards of one thousand newspapers in this country, and that I am sure, coming as they did from unofficial sources, and from men representing prominent agriculturists in this country, they will be kept for many years for reference.

In order that these reports should come into proper hands, and we are now dealing with a class of people (capitalists) who were almost unapproachable a few years ago, I obtained from friends, a list of agriculturists, and others interested in agriculture, and posted direct to their addresses some 40,000 copies.

At no period since my connection with emigration to the Dominion, have the agents of the American Land Companies been more active than at present; and hardly a steamer arrives without bringing emissaries from America to work in various parts of Europe. The success which has attended their efforts in Germany and the Scandinavian Kingdoms, has made some of these over-bold, and one who has been particularly successful has met with the same fate which befel one of your agents some eight years ago, viz.: imprisonment by the German Government, and expulsion from the Fatherland.

The Northern Pacific Railroad is very ably represented by Mr. George Sheppard, whose name is well known in Canada as a journalist; and a very efficient staff. They have elaborate offices situated immediately opposite those of the Department, in Water street, and an apparently unlimited amount of money for expenditure. In fact Liverpool is, as it has always been, the centre for emigration propaganda for the whole of Europe.

The agent for Texas, Dr. Kingsbury, through overdrawn pictures, and other practices, has brought such a host of reflections upon himself and the country he represents, in the press and elsewhere, that I do not think there is much to be feared from that quarter in the future.

The serious depression which is now prevailing in New Zealand, unparalleled, probably, in any of the Colonies, has, I think, effectually put a stop to emigration thither to any large extent, for some years to come.

Some idea may be gained of the increasing interest taken in the Dominion from reference to my letter books, which show that during the first six months of this year, upwards of 3,700 letters were sent from this Agency alone, in reply to communications received seeking *special* information, which the pamphlets we are issuing did not supply. In addition to this work, heavy calls were made upon my time by enquirers in person from various parts of Great Britain.

For many years past I have been urging the necessity of our being represented at agricultural meetings, having proved the value of such advertisements by the exhibition of grains, roots, and cereals selected by me at the autumn exhibitions held in Canada in 1873, and exhibited at various corn exchanges and other places throughout England, in the ensuing winter. Our representation at these shows was urged somewhat further upon your Department in my confidential report, attached to my annual report in 1876. I am happy, however, to find that a highly creditable exhibition was made this year at the Royal Agricultural Show at Carlisle, by Mr. Grahame, and that the success attending it far exceeded all anticipations.

During my visit to Canada this autumn, collections of fruit, roots, etc., were made for me by the President and Committee of the Western Fair, held at London, Ontario, and by the Root Growers' Association of Toronto; and more especially are my thanks due to Mr. Rennie, the well-known seedsman there. These specimens were sent on to me, and I secured publicity for them by having them exhibited at Mr. Cuthbert's, a leading seedsman here, and at the Smithfield Club Cattle Show, on Messrs. Sutton & Son's stand. Favourable notices appeared of this exhibit in the London and Provincial newspapers.

The past season has indeed been a most favourable one for our cattle exporters; and the trade, when conducted with the care and experience acquired by those who have been engaged in it for many years, has, I am informed, been attended with more favourable results than heretofore. The rates of mortality have been exceedingly low. This result is, in no small degree, due to the precautions taken by your Department, and your most efficient staff of Veterinary Inspectors, at the ports of embarkation, to secure proper space, water, and ventilation for the cattle. There are no such regulations at the United States ports, the consequence being that the mortality on boats plying from American ports has been conspicuously greater than on those running from the St. Lawrence. Unfortunately, the underwriters have hitherto taken the losses on the whole trans-Atlantic cattle trade as the basis of their calculations for rates of insurance. I am happy to state, however, that I have recently had the opportunity of placing the matter before the leading underwriters

in London and elsewhere, pointing out to them that our trade, in consequence of the new regulations and its comparative freedom from loss, should be placed upon a separate footing, and that special rates of insurance should be granted to our shippers. This, I believe I am justified in saying, will be done during the ensuing season. The prices obtained for our stock during the past season have been, until recently, in advance of previous years, owing, no doubt, to a better class of stock having been shipped. Much improvement, however, remains to be effected in this direction.

A large proportion of the animal food consumed in England is, as you are aware, imported from Ireland; and as the production there must naturally have an important influence upon our exports, it may not be amiss to quote from the Returns of Live Stock in Ireland for the year 1880. There is a falling off of 146,752 head of cattle, compared with 1879; and of 456,542 sheep, 223,139 hogs, and 14,837 horses. From what I have been able to ascertain, increased supplies from the continent need not be looked for; whilst on the other hand, with the return of prosperity, and the steady and considerable increase of population in this country, a greatly enhanced demand may be looked for.

I understand that a combination of the leading cattle dealers in the Dominion has secured all the available space in the regular lines of steamers for the early part of next season. Fears were entertained for a time, that this would lead to the exclusion of a considerable part of our exportable live stock. Arrangements, however, have been made to secure freight on steamers from Halifax and Quebec, which will convey some 15,000 head of cattle; and, as a new enterprise in this direction, I am informed that these steamers will run out in ballast, and return with live stock alone. In this manner, it is stated, each steamer chartered will be able to convey 800 head of cattle per trip; and that in consequence of the facility with which live stock can be placed on board, and the little delay occasioned to the steamers whilst in port, the steamship owners are confident of making a success of this novel venture.

Another effort, it appears, is to be made to import meat from Texas and the River Plate, by means of the steamship "Great Eastern." I have made enquiries as to the probable effect this would have upon our importations; and from what I can glean, feel satisfied that the enterprise must become a failure; unless they can send a far superior quality of beef than has ever yet come from those districts. The masses can now obtain the coarse parts of meat from prime beasts at a reasonable figure, and the only effect of the introduction of the mahogany-coloured Texan beef, would be to glut a market which is already full. The money which is being made in upon prime beef, which is disposed of at high prices to the richer classes.

I am happy to inform you that since my visit to Glasgow, acting under instructions from Sir John Rose and Mr. Lowe, the Secretary of your Department, when the difficulty arose in reference to an alleged outbreak of hog-cholera on board the steamship "Bernard Castle," no serious complaint has been made as regards the health of our livestock. Vigilance on my part is, however, in no way diminished, by reason of the extraordinary anxiety on the part of our competitors to create or make out an unclean bill of health against our cattle exports. No doubt the remarkable freedom of our exported live stock from disease, is to a certain extent due to the extraordinary efficiency of Professor McEachran and his staff at Quebec. Although such vigilance may have cost a considerable sum of money, yet when it is taken into consideration that our trade will thus reach close upon 50,000 head of cattle, representing a value of six to seven millions of dollars, and that nearly one-fifth of that value is due to the special facilities enjoyed by Canadian dealers, owing to that freedom from disease, the extra expenditure is certainly not money wasted.

A large number of store cattle have, I am sorry to say, been shipped from the Dominion to this country, and have eagerly been snapped up by British feeders at prices ranging from £12 to £18 sterling per head. The only reason I can give for such cattle having been shipped is that the exporters, having engaged space on steamers at extraordinary rates, would prefer making a small loss on such stock, to breaking their contract with the steamship owners. It would be much preferable, and greatly to the interest of Canada, that these cattle should come forward as finished beef.

I am sorry to inform you that, this year, there has been an increase of cases in which men, coming over with cattle, have not been provided with return tickets to Canada. The consequence has been that they have been left here destitute, and have applied to the mayor for relief. Of course, situated as I am, I have no means to assist these men, and they cannot apply to the United States consul. The consequence is that it has been a source of constant trouble to me to get them shipped back to the Dominion. Some arrangement, I think, should be come to, making it imperative upon cattle shippers to furnish men, coming over in charge of cattle, with return passes to the Dominion. Otherwise, the good name of Canada will suffer. Indeed, it does appear hard that the Liverpool taxpayers should have to pay for the lack of *bonâ fides* on the part of Canadian cattle exporters.

The number of horses imported into this country in 1880 will show a marked decrease. This is again accounted for through the depression amongst small farmers in this country, and the consequent necessity of their disposing of their stock; and on the other hand, the increased demand in the United States, to which country large numbers of Canadian horses have, this year, found their way.

While attending the Western Fair at London, Ontario, I was introduced to Lieut. Colonel Kerbreck and Captain H. de La Chère, who were inspecting horses in the Dominion, with the view to purchasing for the French Government, and to whom I was able to render some little assistance as an interpreter. I am happy to be able to report that, after having visited the States, these gentlemen were decidedly in favour of our Canadian stock; although they did not fail to point out the immense advantage which would arise from the introduction of a better class of stallions than were being used. According to their ideas, there were not more than two stallions on the ground fit for the purpose of breeding stock suitable for the French markets.

Messrs. Hendrie & Douglas, of Toronto and Hamilton, have imported a large number of horses this season, and these have been of unusually good quality, and commanded high prices and a quick sale. There is no doubt that a good demand will always exist in this country for first-class stock of any kind, and more especially of horses; whilst those who ship inferior animals will undoubtedly have to face loss and disappointment.

The sheep trade will probably be as remunerative, if, indeed, not more so than the cattle trade, to the Dominion. The introduction of Shropshire Downs, and other valuable breeds calculated to produce the lean and juicy qualities of mutton essential to a good market here, has been actively carried on during the past year; and the increasing demand in this country, coupled with the fact that no part of the United States, through climatic and other reasons, can successfully compete with Canadian breeders of sheep, should stimulate our farming capitalists to increased enterprise in this direction. It may be interesting to add that the supplies of mutton from the continent are falling short, while the home flocks in many counties have been fearfully thinned by disease.

In my previous reports I have frequently pointed out that a profitable business may be conducted in condensed milk, from the Dominion; and I am happy to state that the attention of capitalists has been directed to certain portions of the Province of Quebec which are most favourably adapted for the production of this article, which is daily increasing in importance. I hope in my next report to be able to state that several factories have been established in that Province.

The egg trade between the Dominion and this country has not yet reached the extent that could be desired. This I account for mainly owing to the very imperfect system of transportation for such very perishable articles. As a case in point, a consignment of eggs from central Canada to the interior of England recently was allowed to remain in Montreal for upwards of a fortnight before being sent on to England. Of course everything depends upon careful packing and rapid transit. These conditions observed, the quantity which may be profitably shipped here from the Dominion is, practically speaking, illimitable. Some scheme or system should be devised by exporters and steamship and railway companies, for a rapid service between Canada and the centres of population in this country. A reasonable premium for special delivery would, I am sure, be readily paid.

I am pleased to report that I have been instrumental in introducing a very valuable trade—during the past year—in timber sections for machinery for various manufacturing purposes. Heretofore this trade has been conducted by the Americans, who purchased the raw material in the Dominion.

It is surprising to find that men in high positions in this country, and who should be well informed, still cling to the hope that with the return of prosperity to the American continent, home consumption there will be increased, and that ocean freights will also rise, and thus, from both these causes, the volume of food exports to this country will be checked. In my last report I ventured to suggest the probability that with the introduction of steel-built ships and other scientific improvements, to which their appears to be no limit, there would be a reduction, rather than an increase in freights; and, although this has not already taken place, I believe that in the near future it will do so, in consequence of economical improvements made in ship-building, and in running the enormous steamers which are now being built. At all events, should the rates of freight not decrease, it is highly improbable that they will advance. Still, however black this outlook may be to the British farmer, it is a decided advantage to his Canadian competitor.

I have again, in concluding this short and imperfect report, to acknowledge valuable assistance received from my colleagues, both in the Dominion and in this country, and from many official and private friends,—especially during my late journey to Manitoba and the North-West. I am also under considerable obligation to the representatives of the various Canadian steamship lines; and last, though far from the least, to my annually increasing list of friends connected with the British press.

I have the honour to be, Sir,

Your obedient servant,

JOHN DYKE.

Canadian Government Emigration Agent.

To the Honourable

The Minister of Agriculture, Ottawa, Canada.

APPENDIX A.

RETURN of Emigration from Liverpool, for the eleven months ending 30th November 1879 and 1880.

1879.			Destination.	1880.				
Under Act.	Not under Act.	Total.		Under Act.	Not under Act.	Total.	Increase.	Decrease.
Under Act not given.	90,987	90,987	.....United States.....	Under Act not given.	153,048	153,048	62,061	.....
	13,909	13,909	.....Quebec		18,035	18,035	4,126	.....
	4,341	4,341	.....Nova Scotia.....		3,827	3,827	.....	514
			.....New Brunswick.....					
			.....Prince Edward Island.....					
			.....Newfoundland.....					
	990	990	.....Victoria.....		321	321	.....	669
			.....New South Wales.....					
			.....New Zealand.....					
			.....Queensland.....					
	76	76	.....China		131	131	55	
	927	927	.....East Indies.....		1,125	1,125	198	
	130	130	.....West Indies.....		115	115		15
	521	521	.....West Coast Africa.....		534	534	13	
	1,381	1,381	.....South America.....		1,102	1,102		279
		.....Honolulu.....	20	20	20			
113,262	113,262			178,258	178,258	66,473 1,477	1,477	
Net Increase							64,996	

APPENDIX B.

RETURN of Emigrants and Steamers sailed from Liverpool for Canada, for the eleven months ending 30th November, 1880.

Date.	Steamers.	Quebec.		Halifax, N.S.		St. John, N.B.		Total.		Total.
		Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	
1880.	<i>Allan Line.</i>									
Jan. 1	Sardinian			21	74			21	74	95
do 8	Moravian			20	40			20	40	60
do 15	Circassian			20	55			20	55	75
do 22	Sarmatian			35	62			35	62	97
do 29	Peruvian			11	80			11	80	91
do 31	Caspian			3				3		3
Feb. 5	Hibernian			26	48			26	48	74
do 12	Sardinian			34	72			34	72	106
do 19	Moravian			27	102			27	102	129
do 26	Nova Scotian			15	86			15	86	101
Mar. 4	Polynesian			65	91			65	91	156
do 11	Sarmatian			36	167			36	167	203
do 18	Circassian			74	121			74	121	195
do 25	Hibernian			45	194			45	194	239
Apl. 1	Sardinian			81	302			81	302	383
do 8	Peruvian			41	243			41	243	284
do 13	Caspian			30	37			30	37	67
do 15	Polynesian	87	823					87	823	910
do 22	Moravian	49	828					49	828	877
do 27	Nova Scotian			34	173			34	173	207
do 29	Sarmatian	82	951					82	951	1,033
May 6	Waldensian									
do 11	Circassian	63	814					63	814	877
do 18	Hibernian			59	166			59	166	225
do 13	Sardinian	85	665					85	665	750
do 20	Peruvian	50	651					50	651	701
do 25	Prussian			19	92			19	92	111
do 27	Polynesian	70	483					70	483	553
June 3	Moravian	33	614					33	614	647
do 8	Nova Scotian			51	23			51	23	74
do 10	Sarmatian	85	502					85	502	587
do 17	Circassian	44	559					44	559	603
do 22	Hibernian			44	28			44	28	72
do 24	Sardinian	78	702					78	702	780
July 1	Peruvian	67	458					67	458	525
do 6	Prussian			12	30			12	30	42
do 8	Polynesian	59	490					59	490	549
do 15	Moravian	48	477					48	477	525
do 20	Nova Scotian			66	22			66	22	88
do 22	Sarmatian	103	488					103	488	591
do 29	Circassian	109	364					109	364	473
Aug. 3	Hibernian			29	25			29	25	54
do 5	Sardinian	139	342					139	342	481
do 12	Peruvian	66	278					66	278	344
do 17	Caspian			59	13			59	13	72
do 19	Polynesian	152	291					152	291	443
do 26	Moravian	102	348					102	348	450
do 28	Nova Scotian			45	38			45	38	83
Sept. 2	Sarmatian	160	279					160	279	439
do 9	Circassian	144	236					144	236	380
do 14	Hibernian			25	25			25	25	50
do 16	Sardinian	122	238					122	238	360
do 23	Peruvian	47	268					47	268	315

APPENDIX B.—Continued.

RETURN of Emigrants and Steamers sailed from Liverpool for Canada, etc.—Continued.

Date.	Steamer.	Quebec.		Halifax, N.S.		St. John, N.B.		Total.		Total.
		Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	
1880.	<i>Allan Line—Continued.</i>									
Sept. 28	Caspian			27	16			27	16	43
do 30	Polynesian	87	268					87	268	355
Oct. 7	Moravian	35	222					35	222	257
do 12	Nova Scotian			13	6			13	6	19
do 14	Sarmatian	69	217					69	217	286
do 21	Circassian	32	177					32	177	209
do 28	Sardinian	41	156					41	156	200
do ...	Hibernian			16	18			16	18	34
Nov. 4	Peruvian	13	211					13	211	224
do 7	Caspian			10	17			10	17	27
do 11	Polynesian			21	36			21	36	57
do 18	Moravian			14	31			14	31	45
do 23	Nova Scotian			4	14			4	14	18
do 25	Sarmatian			22	62			22	62	84
		2,324	13,834	1,154	2,609			3,478	16,443	19,921
	<i>Dominion Line.</i>									
Jan. 1	Quebec				15				15	15
do 31	Brooklyn				12				12	12
Mar. ...	Brooklyn			7	11			7	11	18
Apl. 8	Dominion			10	15			10	15	25
do 15	Quebec	18	49					18	49	67
do 22	Montreal	16	93					16	93	109
do 29	Brooklyn	7						7		7
do ...	Ontario	14	74					14	74	88
May 6	Toronto	11	40					11	40	51
do 13	Teutonia	1	46					1	46	47
do 20	Dominion	24	41					24	41	65
do 27	Quebec	7	35					7	35	42
June 3	Montreal	23	33					23	33	56
do 10	Brooklyn	2	14					2	14	16
do 12	Texas	5	11					5	11	16
do 17	Ontario	4	32					4	32	36
do 24	Toronto	17	50					17	50	67
July 1	Dominion	9	33					9	33	42
do 8	Quebec	2	49					2	49	51
do 15	Montreal	20	52					20	52	75
do 22	Brooklyn	9	25					9	25	34
do 31	Ontario	12	31					12	31	43
Aug. 5	Toronto	17	30					17	30	47
do 12	Dominion	13	29					13	29	42
do 18	Quebec	18	41					18	41	59
do 28	Montreal	27	13					27	13	40
Sept. 2	Brooklyn	24	60					24	60	84
do 9	Ontario	19	40					19	40	59
do 16	Toronto	29	37					29	37	66
do 23	Dominion	16	11					16	11	27
do 30	Quebec	10	11					10	11	21
do ...	Texas	8						8		8
Oct. 6	Brooklyn	17	22					17	22	39

APPENDIX B.—Continued.

RETURN of Emigrants and Steamers sailed from Liverpool for Canada, etc.—Continued.

Date.	Steamers.	Quebec.		Halifax, N.S.		St. John, N.B.		Total.		Total.
		Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	
1880.	<i>Dominion Line—Continued.</i>									
Oct. 14	Ontario.....	17	20	.....	.....	.....	.....	17	20	37
do 23	Toronto.....	14	21	.....	.....	.....	.....	14	21	35
do 28	Dominion.....	5	32	.....	.....	.....	.....	5	32	37
		438	1,075	17	53	.....	.....	455	1,128	1,583
	<i>Beaver Line.</i>									
Apl. 15	Lake Winnipeg.....	2	16	.....	.....	.....	.....	2	16	18
do 29	Lake Champlain.....	1	7	.....	.....	.....	.....	1	7	8
May 13	Lake Nepigon.....	.....	15	.....	.....	.....	.....	.....	15	15
do 28	Lake Winnipeg.....	20	16	.....	.....	.....	.....	20	16	36
June 10	Lake Manitoba.....	12	3	.....	.....	.....	.....	12	3	15
do 19	Lake Champlain.....	.....	8	.....	.....	.....	.....	.....	8	8
do 28	Lake Nepigon.....	.....	8	.....	.....	.....	.....	.....	8	8
July 8	Lake Winnipeg.....	.....	4	.....	.....	.....	.....	.....	4	4
do 20	Lake Manitoba.....	6	17	.....	.....	.....	.....	6	17	23
do 31	Lake Champlain.....	8	17	.....	.....	.....	.....	8	17	25
Aug. 7	Lake Nepigon.....	5	11	.....	.....	.....	.....	5	11	16
do 18	Lake Winnipeg.....	5	12	.....	.....	.....	.....	5	12	17
do 28	Lake Manitoba.....	29	17	.....	.....	.....	.....	29	17	46
Sept. 9	Lake Champlain.....	7	14	.....	.....	.....	.....	7	14	21
do 17	Lake Nepigon.....	3	17	.....	.....	.....	.....	3	17	20
do 28	Lake Winnipeg.....	8	25	.....	.....	.....	.....	8	25	33
Oct. 12	Lake Manitoba.....	8	19	.....	.....	.....	.....	8	19	27
do 19	Lake Champlain.....	1	7	.....	.....	.....	.....	1	7	8
do 28	Lake Nepigon.....	.....	10	.....	.....	.....	.....	.....	10	10
		115	243	.....	.....	.....	.....	115	243	358

SUMMARY.

Allan Line.....	2,324	13,834	1,154	2,609	.....	.....	3,478	16,443	19,921
Dominion Line.....	438	1,075	17	53	.....	.....	455	1,128	1,583
Beaver Line.....	115	243	.....	.....	.....	.....	115	243	358
Total.....	2,877	15,152	1,171	2,662	.....	.....	4,048	17,814	21,862

APPENDIX C.

RETURN of Emigration from the Port of Liverpool, for the month ending 30th September, 1880.

Under Act.		Destination.	Not under Act.		Total Emigrants.
Vessels.	Emigrants.		Vessels.	Emigrants.	
Under Act not given.	Under Act not given.	United States.....	48	16,739	16,739
		Quebec.....	14	2,194	2,194
		Nova Scotia.....	2	87	87
		New Brunswick.....			
		Prince Edward Island.....			
		Newfoundland.....			
		Victoria.....	1	20	20
		New South Wales.....			
		New Zealand.....			
		Queensland.....			
		China.....	3	20	20
		East Indies.....	7	132	132
		West Indies.....	1	2	2
		Africa.....	5	39	39
		South America.....	6	95	95
			87	19,328	19,328

September, 1879, 14,739; September, 1880, 19,328; Increase on month, 4,589.

^aFor the month ending 30th October, 1880.

Under Act not given.	Under Act not given.	United States.....	47	12,979	12,979
		Quebec.....	11	1,145	1,145
		Nova Scotia.....	2	53	53
		New Brunswick.....			
		Prince Edward Island.....			
		Newfoundland.....			
		Victoria.....	2	70	70
		New South Wales.....			
		New Zealand.....			
		Queensland.....			
		China.....	2	8	8
		East Indies.....	7	253	253
		West Indies.....	2	12	12
		Africa.....	5	72	72
		South America.....	6	103	103
			84	14,695	14,695

October, 1879, 15,062; October, 1880, 14,695; Decrease on month, 367.

APPENDIX C.—Return of Emigration from the Port of Liverpool, for the month ending 30th November, 1880—*Concluded.*

Under Act.		Destination.	Not under Act.		Total Emigrants.
Vessels.	Emigrants.		Vessels.	Emigrants.	
Under Act not given.	Under Act not given.	United States	48	7,918	7,918
		Quebec	1	224	224
		Nova Scotia.....	5	231	231
		New Brunswick.....			
		Prince Edward Island			
		Newfoundland.....			
		Victoria.....	1	26	26
		New South Wales			
		New Zealand.....			
		Queensland			
		China.....	3	10	10
		East Indies.....	9	244	244
		West Indies.....	5	29	29
		Africa	5	52	52
		South America.....	8	109	109
			85	8,843	8,843

November, 1879, 10,141; November, 1880, 8,843; Decrease on month, 1,298.

APPENDIX A.

RETURN of Emigrants and Steamers sailed from Liverpool for Canada for the month ending 30th September, 1880.

ALLAN LINE.		Quebec.		Halifax.		Total.		Total.
Date.	Steamers.	Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	
Sept. 2	Sarmatian	160	279	.....	.....	160	279	439
do 9	Circassian	144	236	.....	.....	144	236	380
do 14	Hibernian .....	.....	.....	25	25	25	25	50
do 16	Sardinian	122	238	.....	.....	122	238	360
do 23	Peruvian	47	268	.....	.....	47	268	315
do 30	Polynesian	87	268	.....	.....	87	268	355
do 28	Caspian .....	.....	.....	27	16	27	16	43
Total by Allan Line.....		560	1,289	52	41	612	1,330	1,942
DOMINION LINE.								
Sept. 2	Brooklyn	24	60	.....	.....	24	60	84
do 9	Ontario	19	40	.....	.....	19	40	59
do 16	Toronto	29	37	.....	.....	29	37	66
do 23	Dominion	16	11	.....	.....	16	11	27
do 30	Quebec	10	11	.....	.....	10	11	21
do 30	Texas	8	.....	.....	.....	8	.....	8
Total by Dominion Line....		106	159	.....	.....	106	159	265
BEAVER LINE.								
Sept. 9	Lake Champlain.. ..	7	14	.....	.....	7	14	21
do 17	Lake Nepigon	3	17	.....	.....	3	17	20
do 28	Lake Winnipeg	8	25	.....	.....	8	25	33
Total by Beaver Line.....		18	56	.....	.....	18	56	74
do	Allan Line	560	1,289	52	41	612	1,330	1,942
do	Dominion Line.....	106	159	.....	.....	106	159	265
Total		684	1,504	52	41	736	1,545	2,281

For the month ending 31st October, 1880.

ALLAN LINE.								
Oct. 7	Moravian	35	222	.....	.....	25	222	257
do 12	Nova Scotia .....	.....	.....	13	6	13	6	19
do 14	Sarmatian	69	217	.....	.....	69	217	286
do 21	Circassian	32	177	.....	.....	32	177	209
do 28	Sardinian	44	156	.....	.....	44	156	200
do 28	Hibernian .....	.....	.....	16	18	16	18	34
Total by Allan Line.....		180	772	29	24	209	796	1,005

APPENDIX A.—Return of Emigrants and Steamers sailed from Liverpool for Canada for the month ending 31st October, 1880—*Continued.*

DOMINION LINE.		Quebec.		Halifax.		Total.		Total.
Date.	Steamers.	Cabin.	Steerage.	Cabin.	Steerage.	Cabin.	Steerage.	
Oct. 6	Brooklyn	17	22	.....	.....	17	22	39
do 14	Ontario	17	20	.....	.....	17	20	37
do 23	Toronto	14	21	.....	.....	14	21	25
do 28	Dominion	5	32	.....	.....	5	32	37
Total by Dominion Line.....		53	95	.....	.....	53	95	148
BEAVER LINE.								
Oct. 12	Lake Manitoba	8	19	.....	.....	8	19	27
do 19	Lake Champlain.. ..	1	7	.....	.....	1	7	7
do 28	Lake Nepigon. ....	.....	10	.....	.....	.....	10	10
Total by Beaver Line.....		9	36	.....	.....	9	36	45
do	do Allan Line.....	180	772	29	24	209	796	1,005
do	do Dominion Line.....	53	95	.....	.....	53	95	149
Total		242	903	29	24	271	927	1,198

For the month ending 30th November, 1880.

ALLAN LINE.								
Nov. 4	Peruvian	13	211	.....	.....	13	211	224
do 7	Caspian .....	.....	.....	10	17	10	17	27
do 11	Polynesian .....	.....	.....	21	36	21	36	57
do 18	Moravian .....	.....	.....	14	31	13	31	45
do 23	Nova Scotian. ....	.....	.....	4	14	4	14	18
do 25	Sarmatian .....	.....	.....	22	62	22	62	84
Total by Allan Line.....		13	211	71	160	84	371	455

APPENDIX D.

RETURN of Emigration from the Port of Liverpool for the quarter ending 30th September, 1880, and the corresponding quarter, 1879.

1879.			1880.			Decrease.
Under Act.		Not under Act.	Under Act.		Total Emigration.	
Vessels.	Emigrants.	Vessels.	Emigrants.	Vessels.	Emigrants.	
Destination.						
Vessels.						
Emigrants.						
Total Emigration.						
United States	31,748	138	43,192	139	43,192	11,444
Quebec	5,727	31	7,139	38	7,139	1,412
Nova Scotia	452	7	426	7	426	26
New Brunswick						
Prince Edward Island						
Newfoundland	260	6	70	4	76	190
Victoria						
New South Wales						
New Zealand						
Queensland						
China	16	5	27	5	27	11
East Indies	221	18	253	22	253	32
West Indies	34	8	19	5	19	15
West Coast of Africa	128	14	152	15	152	24
South America	356	19	256	22	256	100
Honolulu			20	1	20	
	38,942	246	51,554	258	51,554	331
Net increase for quarter						
12,612						
English						
25,198						
Scotch						
543						
Irish						
5,191						
Foreigners						
18,567						
Nationality not given						
2,055						
Total						
51,554						

No. 31.

ANNUAL REPORT OF BRISTOL (ENG.) AGENT.

(J. W. DOWN.)

BATH BRIDGE,
BRISTOL, 31st December, 1880.

SIR,—In presenting a condensed report of the labours of the year, permit me to state that I commenced my efforts in the early part of the season, somewhat under a different plan to the previous year, namely, by distributing printed matter, chiefly through the post. I obtained various Directories, took the address of farmers, bailiffs, land stewards, &c., and commenced posting pamphlets to those in Somerset, and continued throughout the year to post to farmers in other counties in this manner. During the year I posted 28,942 pamphlets; only 427 out of this number were returned through the post “as gone away,” “left no address,” or “not known;” thus 28,515 reached the hands of farmers, &c.

These pamphlets so posted were the following, namely:—

The Eastern Township Pamphlet;

Farmers' Delegates' Report;

General Hand-Book;

Ontario's Cattle Pamphlet;

New Pamphlet, issued under the authority of the Colonial Office.

Besides the above, I have distributed over 20,000 small pamphlets and cards, obtained from the Messrs. Allan in Liverpool. These with numerous other pamphlets and printed matter received from time to time from London, Liverpool and Canada, were distributed chiefly in the cattle market on large market days.

Although the numbers I have sent out to Canada this year are not so large as in some previous years, they were of a far better class. The majority of them took out means, and were nearly all of the agricultural class, numbers of whom settled on land, and have written home satisfactory letters to their friends. I issued, during the year, to parties going to Canada direct by the Allan line, 137 tickets; 47 of these tickets were to men with families which varied in number from two to twelve, and would average seven souls; 87 tickets were to single men, and three to female domestics. Many of the single men were young farmers who took means with them to settle on land. Some were men whose wives and families were left behind, and some ten or twelve of them have sent back prepaid tickets, for their families to go out early this coming spring.

I issued 21 tickets during the year to parties who elected to go *via* New York, and booked them through to Ontario and Manitoba, numbering in all 53 souls, out of which there were nine small families who took between them over £3,000. Part of them settled near London in Ontario, the others in Manitoba or the North-West.

Several farmers from Somersetshire went to Canada during the year *via* New York by the Bristol line, sailing from this city. These farmers had been supplied with printed matter by me, and had been to me for advice, but would go from Bristol on account of being able to get out at £6 6s. 0d. from their own homes, thus saving the journey and expense to Liverpool. In all cases I advised them to take their tickets through to their destination, and in every case that came to my notice they did so. I saw many of their tickets made out through to London and Toronto, Ontario. I also advised all to report themselves on arrival in Ontario to the Government agents, who would render them advice and assistance as to settlement, &c.

I have received many letters during the year from farmers in Manitoba, the North-West, Ontario, and other parts of Canada, whom I have sent out in previous years, and am happy to say, none complain, all are satisfied, and speak in the highest terms of the country.

I am satisfied that the posting of pamphlets to farmers as I am doing is a good plan, for the pamphlet gets to the very person's hands whom it is intended for, and I know of several farmers now preparing for Canada who would never have thought of the Dominion had not a pamphlet been posted them. I fully expect Delegate Sparrow's report will assist many Gloucestershire farmers to a good home in Canada. No man could speak better of a country than Mr. Sparrow does of the Dominion, and many are waiting anxiously for his report.

I have the largest correspondence just now from farmers in different counties I ever had before at this season, and I have every prospect of increasing my numbers another year.

I have the honour to be, Sir,

Your obedient servant,

J. W. DOWN,

Government Emigration Agent.

To the Honourable
The Minister of Agriculture,
Ottawa.

No. 32.

ANNUAL REPORT GLASGOW, SCOTLAND, AGENT.

(Mr. THOMAS GRAHAME).

40, ST. ENOCH SQUARE,
GLASGOW, 6th December, 1880.

SIR,—In accordance with instructions I have the honour herewith to submit my report for the year 1880 up to the 30th November.

At the date of my report last year there were several tenant farmer delegates who had not held their meetings for the presentation of their reports to those who had sent them. The first of these meetings was held at Annan on the 9th of January by Mr. Gordon, the delegate from South Dumfriesshire. There was a very large and influential attendance, chiefly tenant farmers; the report, which was a very able one, being received with great satisfaction. As a result a large number of enquiries have been made and a considerable number of farmers have gone to various parts of Canada from that district during last summer.

On the 19th January, Mr. Wallace, the delegate from Thornhill district, held his meeting at Thornhill. Here again there was a large attendance of farmers and an excellent report given by the delegate, which was very well received by the audience. From communications I have had with the district since, I am aware that good practical results have flowed from this report. The specimens of the productions of Canada shown by Mr. Wallace, though on a small scale, excited a great deal of curiosity and attention.

On the 20th January, Mr. Welsh, the delegate from the Canonbie district of Dumfriesshire and Roxburghshire, gave his report at Canonbie to a very large audience. The report was very full and exhaustive, and gave great satisfaction to those who were present, eliciting afterwards a large number of enquiries from farmers and their sons thinking of emigrating.

On the 27th February, I attended the meeting called by Mr. James Bruce of Collithie, Gartley, delegate from Aberdeenshire. It was held in Aberdeen, and though the audience was not large a great deal of interest was taken in Mr. Bruce's report, which was a very elaborate one, going very fully into the statistics of our country. Mr. Bruce has since very much amplified this report and has been using strong endeavours towards inducing farmers in Aberdeenshire to seek new homes in the various Provinces of our country. Throughout the winter months and well into spring I held a great number of informal meetings in conjunction with many of the delegates of last year for the purpose of meeting with farmers, their sons and other suitable persons who meditated going out, but who wanted further information, and as a result of these interviews and the information given them, large numbers were induced to seek their fortunes in our country, some going to the various older Provinces, but the great majority to Manitoba, a considerable number going *via* Glasgow, from which port I saw four different parties off. A number of these people had capital varying from a few hundred up to several thousand pounds.

I also held a number of meetings on the invitation of Farmers' Clubs and otherwise, at which I delivered addresses upon Canada productive of satisfactory results, as I had many inquiries proceeding from them which ended in numbers going out. At all these meetings and on all available occasions I took opportunity to distribute the latest pamphlets and matter generally referring to our country.

On the 7th of April I received instructions to go into the Counties of Yorkshire and Lancashire for the purpose of holding meetings with the view of send-

ing tenant farmer delegates from these and surrounding districts in a similar manner to last year. A number of eligible names were proposed by those attending them as appropriate persons to send out as delegates. Further instructions having come to me through the High Commissioner, Sir A. T. Galt, the number was limited so that it fell to my lot to select four delegates. These were Mr. Sagar, of Waddington, near Clitheroe, Lancashire; Mr. George Curtis, Silsden, near Leeds, Yorkshire; Mr. George Broderick, Hawes, Wensleydale, Yorkshire; and Mr. Peter Imrie, of Cawdercuilt, Maryhill, Lanarkshire. I think they will all have proved themselves appropriate men for the duties imposed upon them. I feel certain similar good results will flow from their trip to Canada, as was the case with the delegates of last year; and as a verification of that statement I can only refer to the large and enthusiastic attendance of farmers at the meeting held by Mr. Curtis at Skipton on the 15th of last month, for the presentation of his report. Arrangements are being made for the holding of meetings by other delegates, and I have no doubt they will prove equally satisfactory.

In the course of conversation at the interview which I had with the High Commissioner in Liverpool, in May last, I suggested the advisability of our having an exhibit of Canadian productions of all kinds, so far as they could be obtained for the occasion, at the Royal Show, at Carlisle, which was held from the 10th to the 17th July. Sir Alexander Galt approved of the view which I took in this matter, and I am under great obligations to him for the kind assistance which he has on all occasions given me in the furtherance of all matters pertaining to the extension of Canadian interests in this country, as well as in this particular case, and the concern which he has taken in my endeavors in this respect. The kindly supervision which he took of what has been done, and the speeches which he made on several occasions connected with the show, were productive of great benefit to Canada. The time was so short for the preparation of the exhibit that there was no opportunity to obtain any large quantity of articles from Canada, nor were those that I did get of the extent or importance I could have desired to make a truly representative exhibit of the products of our country. I, however, did the best in my power, in requesting my friends, and writing to all whom I thought might be of assistance to me. I am, in the first place, deeply indebted to Colonel Dennis, and Mr. Dawson of the Geological Society of Montreal, for an excellent assortment of the minerals of Canada sent to me, and also to Mr. Bridges, of the County of Simcoe, Ontario, for a large number of specimens of grains, seeds, &c. Mr. Dyke, our Agent in Liverpool, also heartily co-operated with me in the matter and very greatly enhanced the appearance of the exhibit by a large variety of articles which he sent me for the occasion, grains in a variety of shapes, grass from Manitoba, and a good assortment of other articles. It would take up too much space to enumerate all who were of assistance to me in the matter, but I may state, briefly that almost all the delegates of last year, Mr. Beattie of Preston Hall, Mr. Crighton of Carlisle, and many others were of essential service to me in this respect. There can be no doubt the exhibit created a very favourable impression, and was visited by tens of thousands of people during the show week. The comments of the Press, were very satisfactory, and the benefits to Canada from the holding of it are acknowledged on all hands to be very great. Representatives of other Colonies present, expressed themselves as being very desirous of following the example given them by our exhibit. A large porportion of those visiting the stand were small farmers and their families from comparatively remote districts, and the avidity with which they received all the publications which were obtainable showed their desire to have a knowledge of what our country really is, and these people, otherwise, might not have had an opportunity of knowing anything about it. The tent was crowded from morning till night every day, and some fifty thousand pamphlets in all, large and small, distributed, and even then I had not sufficient, as I could have distributed ten thousand more. I had long conversations with large numbers of people during the week who intend emigrating, many of them with considerable capital. Some were going at once, and others not until they could make

arrangements for the disposal of their farms. I think it of the highest importance that similar exhibits on a much larger scale, if possible, should be made at the Royal Highland Society's and Royal Irish Show, annually. I feel certain if this were done it would prove of great benefit to Canada.

I also visited the Highland Society's Show at Kelso, and met with a number of people wanting information from me, and I distributed a large quantity of pamphlets, &c.

During the month of August, in accordance with my instructions, I went to the estate in the Western Isles of Mrs. Gordon, of Cluny, and held a number of meetings, with the view of promoting the emigration of a portion of her tenantry to our country. That matter I have gone into so fully in the special report which I prepared, and which you have seen, that I need not dilate upon it here. I have heard, on several occasions since his return, from the delegate from that district, who went out last spring, Mr. Donald McDiarmid. He is desirous that I should hold meetings in conjunction with him, and I have written him that I propose doing so when I go to the Islands in January or February, as was arranged. I have learned that a number of the tenantry there, who were favourable to emigration, are now hesitating on the subject, from the result of the agitation in Ireland for the subdivision of the lands of the country, a wave of the same sentiment having been wafted into these as well as other parts of the Highlands. There are in these districts some very extensive farmers, and the proposition has been mooted that their lands should be divided up for the benefit of the multitude.

In accordance with the instructions of the High Commissioner, I went to Liverpool, on the 25th August, to take charge of the office there during the absence of Mr. Dyke, who, on account of ill-health, visited Canada. I fulfilled the duties of that position, as well as of my own at Carlisle, to the best of my ability, and handed over the charge of affairs there again to Mr. Dyke on his return on the 2nd of November.

According to instructions, I removed to Glasgow, to take charge of the Agency here, on the 10th of November, and have since been engaged in making arrangements and getting matters into shape for the satisfactory fulfilment of my duties.

From my time having been so fully taken up otherwise since the beginning of August, I was unable, as in former years has been my custom, to attend many of the local shows, sales, fairs, &c., in my district. By attending these, I have become personally acquainted with many farmers, and in that way I have had the opportunity of giving advice to those who think of emigrating.

I am constantly receiving fresh experience of the vast importance of the delegate system. Not only are the reports of those who have gone out this year eagerly looked for, but I receive letters from all parts of the country enquiring for the reports of last year's delegates, and, judging from my experience in this and other ways, both in the Carlisle district, and in Scotland, I feel certain there will be a much larger emigration of the agricultural classes next season than has been the case for many years. It takes a considerable time for many people in farming pursuits to make their preparations, and I know of large numbers who have for a long time been preparing to go next spring, besides those who may make up their minds this winter. I would strongly recommend that the delegate system should be continued next season.

Emigration from Glasgow.

From the Board of Trade Returns, the following is the emigration for 1879, and from 1st of January to 30th of November, 1880, to Canada:—

1879.....	1,796
1880.....	3,658

This shows an increase of more than double over the number last year, and this fact is chiefly attributable, undoubtedly, to the result of the reports of the tenant farmer delegates of last year, and the efforts which they and I made in the interests of Canada. I also give the arrivals of live stock in Glasgow, from Canada, in 1879 and

1880, which shows an enormous increase this year over last in the number of cattle imported, but a decrease in other arrivals:—

	Horses.	Cattle.	Sheep.	Pigs.
1879.....	118	6,360	14,382	1,057
1880 } Allan Line.....	10	9,196	5,648	
} Donaldson Line.....		5,422	2,737	336
	10	14,618	8,385	336

As regards other imports, from the short time given for the preparation of this report, my appointment here having only extended over a few weeks, as well as statistics on these points only being obtained with accuracy up to the end of the year, I may say that fresh meat has been very largely imported, as well as bacon, hams, butter, cheese, poultry and eggs. . An extraordinary quantity of apples have also been imported. Canadian flour I find is very highly esteemed by the larger dealers in produce, and Canadian biscuits are highly thought of all over this district.

I have found that, as usual, we have a great number of competitors for the classes of people we want in Canada. Although Australia and New Zealand are not in such favour as they were a few years ago, the Western States are working hard and probably the State of Iowa bears the palm in this respect. If, however, our North-West territory is opened up by the immediate construction of the Canadian Pacific Railway, Canada need fear no competitor, as that work when completed will be by far the grandest that ever was constructed in Canadian interests, and particularly as regards the connection with this country in the inducement for the best class of settlers to go from here to the limitless prairies of our far west. From the construction of this railway also the inducement for private enterprise and the investment of large amounts of capital in a great variety of ways, will be much greater than has ever hitherto been the case.

I have, on all occasions, co-operated as far as possible with the steamship companies connected with Canada, and I am happy to say, from the information I have obtained and the friends I have made in Glasgow, I am in a much better position for directing emigration in a satisfactory way than has been the case in the past. I also intend, so far as possible, to make myself acquainted with people here connected with Canada in trade of all kinds, more particularly those engaged in the importation of stock.

The benefit of advertising has been clearly exemplified during the last season, both as regards the tenant farmers' reports and otherwise, and I am decidedly of opinion that a judicious and extensive use of the press in this way in the future will act as a very powerful auxiliary in the promotion of emigration to our country.

I have at all times used my best endeavours in assisting people from Canada who have come over for high-bred stock, and this year I had the opportunity of doing a good deal in that respect.

I have the whole of this season had abundance of publications for distribution. The tenant farmers' reports have filled an important gap which occasioned me difficulty and annoyance in former years. The memorandum on Manitoba, prepared by Colonel Dennis has been highly thought of and eagerly read by large numbers of people; the Canadian portion of a pamphlet, issued on the authority of the Colonial Office in this country, has been much sought after and enquired for. This, with the new tenant farmers' reports of this year, will afford a good supply for the ensuing season.

I wish, however, to impress the strong advisability of having maps of a convenient folding up size, of all the various Provinces, as for these I have constant enquiries, and I am certain if they were prepared, great good could result to our country.

I am glad to say, that with the enormously increased correspondence which I have had during the last year, I have on all occasions had the hearty co-operation of the agents of the Government both in Canada and in this country.

Hoping that what I have done in the performance of my duties will meet with your approval,

I have the honour to be, Sir,

Your obedient servant,

THOMAS GRAHAME,

Canadian Government Emigration Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 33.

ANNUAL REPORT OF THE DUBLIN EMIGRATION AGENT.

(MR. THOMAS CONNOLLY.)

NORTHUMBERLAND HOUSE,
DUBLIN, 6th December, 1880.

SIR.—I have the honour to state, for your information, that on my appointment to this Agency in the early part of the summer, I procured the most eligible offices I could find, situated opposite the Custom House and close to the quays and shipping. Instructed by the High Commissioner I advertised judiciously, and distributed largely the Farm Delegates' reports and the pamphlets supplied by the Department throughout the east and west and south of Ireland. But, in truth, I must say that the generous contributions of the Canadian people for the relief of the distress in Ireland, last winter, and the munificent grant of the Government and Parliament of the Dominion, which has wisely been applied to the permanent improvement and relief of our poor fishermen, have done more to direct the attention of the Irish people to the Dominion of Canada, as a field for emigration, than the distribution of a ship load of printed matter and the exertions of a half-dozen Emigration Agents. There can be no doubt that the agricultural interests of this country have been prostrated by a succession of bad harvests, to an extent without parallel, since the famine of 1848. But the abundant harvest of this year has wonderfully improved the condition of the people, and it is probable there will be no scarcity of food this winter except in very isolated districts, owing to the agitation respecting land tenure. Although food has been plentiful since the harvest there has been very little employment for our work-people, and in consequence thereof many thousands of them have emigrated, mainly assisted by their friends in the United States and in the Colonies. I am satisfied that many artisans from this city and from country districts in Ireland have sought employment in Canada this year, and the assisted passages granted by your Department have enabled me to direct and send through this Agency many agricultural labourers with their families and a large number of female domestic servants to the Dominion. The emigration of tenant farmers from Ireland this year has been very limited, in comparison with the large number of people who have left the country owing to the land agitation above referred to. During the few months I have been in this office I have had a great number of letters from the agricultural districts in reference to the lands of Manitoba and the North-West. Some few of the writers have gone out and settled there, and there are many men with moderate, if not ample means now waiting for the opening of next season to go out and settle on those fertile prairie lands. In view of the great agricultural development of the Western States and the vast Dominion of Canada, with the competition in meat and breadstuffs which arises therefrom, the outlook of farming in this country under the most favourable conditions is not very cheerful; therefore I am convinced that when the land question is settled, and order is restored, so that the farmers can realize their true position, they will emigrate in large numbers from this country, and I am certain that all the world over they cannot find greater scope for the profitable employment of their capital and labour than in your vast Canadian Dominion. Already we sell your spades, steel forks, hoes and many other agricultural implements in every hardware shop and seed store. The Toronto mower and reaper is famed all over the country. Canadian hams, butter and cheese sell freely in the Irish markets; and last summer an army contractor imported more than 50 head of Canadian cattle

in one lot. Canadian clover is in great demand with our seedsmen, and I think Canadian apples should sell well in Dublin where retailers pay from 18s. to 22s. a barrel for apples of inferior quality.

I have the honour, Sir,

To remain your obedient servant,

THOS. CONNOLLY.

Government Emigration Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 34.

ANNUAL REPORT OF THE BELFAST EMIGRATION AGENT.

(MR. CHARLES FOY.)

29 VICTORIA SQUARE,
BELFAST, 3rd December, 1880.

SIR,—I have the gratification of being in a position to report an increased emigration from the North of Ireland during the year now closing, and also that the emigrants were of a very desirable class. In my last yearly report I mentioned that a number of farmers with considerable capital proposed leaving for Manitoba in the coming spring. From this county (Antrim) a small colony left, and I am glad to hear that they have sent favourable reports of that country. The wife of one of them (Mrs. Lawther), took the first prize for butter at the show in Winnipeg this year. I understand that numbers of their old neighbours and relatives purpose following them next spring; some of them have been with me enquiring about the best time to leave here, the route, &c.

To the Province of Ontario also, a good number of farmers and farm labourers and servant girls emigrated, and their letters to their friends are of the most encouraging and hopeful tone.

The emigration of the farmer class would have been much larger but for the unsettled state of the land question.

The land agitation afforded me an opportunity of advocating emigration as the cure for excessive competition for land, and consequent poverty of the farmers. Knowing how very unpopular the advocacy of emigration is with a large majority of our countrymen, and desiring to steer clear of the political aspect of the question, I eschewed the question of rent altogether and took as my premises that the tenants of from fifteen to twenty acres held their farms in freehold, and I made a calculation that any schoolboy could figure of the value of the produce of those farms, how much land in crop, how much in meadow and pasture, the value of the crops when in market, the number of firkins of butter and their value, and put on the debtor side the support of the family necessary to work the farm, taxes, &c., and took then the value, even as farm labourers and dairy-maids in Canada, of the family, and brought out the result a dead loss remaining in this country, even were they to be only labourers and servants in Canada. My letters attracted considerable attention resulting in an extensive correspondence on the capabilities of Canada, and the prospects of emigrants in that colony. I had thus an opportunity of advocating Canada to persons who had come to think, for perhaps the first time, on the country or on the subject of emigration. I had the honour to forward to your Department letters from the most influential men in Ireland, landlords, land agents, M.P.'s and clergymen. One gentleman, A. Moore, J.P., agent to Lord Annesley, wrote to me to say that he had some thousands of copies of my letters printed and circulated, and the remedy, emigration, is every day receiving new supporters; indeed, as I have proved, if the tenants of small farms had no rent to pay they could not compete with the imports from America and elsewhere; and this brings me to an important factor in emigration, the imports from Canada. A gentleman remarked to me a month or two ago, at an auction of Canadian apples: "If you cannot induce by your pen or your tongue the farmers of Ireland to emigrate you will soon be able to compel them to do so by your exports to this country. By-and-bye we will get everything from the other side of the Atlantic cheaper than we can grow it, and you are attacking us doubly, for by

sending our labourers and domestic servants to your country you are making the cost of production here double what it was some years ago." In connection with these remarks I would respectfully refer to my report of last year.

I have mentioned a sale of Canadian apples, and in connection with this I may be excused alluding to the folly of exporting any but well selected, good conditioned fruit; the cost of freight and other charges is the same on the worst windfalls as on the best qualities. When inferior fruit reaches Liverpool or Belfast, buyers won't touch them, except at very little over charges, and of course they must be sold at any price, whereas good fruit has a ready sale at good prices, realizing the double advantage of quick sales and large profits. I am proud to say that, as a rule, the merchants here have much more faith in the honesty of Canadian exporters than they have in the exporters from the States. Canadian apples sell at 1s. 6d. a barrel more, and Canadian hams and bacon at higher prices than American. But some unprincipled importers in Liverpool brand inferior United States produce as Canadian. If an importer were known to sell none but Canadian, I believe that he would have almost a monopoly of the Irish trade.

During the year I was well supplied, from the Liverpool and London offices, with pamphlets which I judiciously distributed by hand and by post. The reports of the farmers' delegates will, I am sure, produce good fruits. I was glad to see a letter in the *Daily Express* (Dublin) from Mr. Anderson, who went from the South of Ireland last summer, in which he speaks very highly of Canada; he tells me that he intends going out to settle there next spring. He has furnished an exhaustive report to the High Commissioner, Sir A. T. Galt, and I have every confidence that he will influence a good many men of means to go as he has a large connection among land agents, gentlemen farmers and others connected with land.

From a copy of a report of a tour through Canada and the United States, by Mr. Cubitt, I took an extract in which is his description of a visit to the neighbourhood of Port Hope, and in which he mentions an old settler in the Township of Cavan, and I had it published in the Irish papers with a short introduction from myself. Since its appearance, I have had a considerable correspondence on the subject; and there is every reason to hope that it has done good work.

As to prospects for the coming year, they are, I believe, good, from the causes I have already mentioned. Farmers who are intelligent and observant, are saying: "If Canada can, in what may justly be called her infantile state, send us what she is sending, what will our chances of competition be when her hundreds of millions of acres of virgin soil are brought into cultivation? While we are, as it were, in a country growing older and becoming fossil, the Canadian farmer is in a land growing from youth to the full strength of maturity. We must finally succumb, and if we wait much longer necessity will compel us to leave; but instead of leaving with money to stock a farm in the land we may adopt, leave as paupers." This first-mentioned class, when the land question is settled, will go, and another class, of whom very few thought some time ago of emigration are now speaking of it and writing to me for information on the subject, *i.e.*, the landlord class, whose rental amounts to from £500 to £1,000. If land could be sold at anything like a fair value, numbers of this class would sell and leave this country; and they would be very glad if either their tenants or the Government would purchase from them at from twenty to twenty-five years' purchase. Properties offered in the Encumbered Estates Court this year have had to be withdrawn, as not more than ten years' purchase could be had.

A gentleman who went to New Zealand some six years ago, one of the Vesey Stewart settlement, mentioned by me in my report of that year, has returned for the purpose of taking out a North of Ireland colony; the Government of New Zealand having given him, as they did Mr. Stewart, a block of land on conditions of colonizing it. Of course this is serious opposition to Canada, which it keeps me lively to watch and counteract. The agents for Dakota and Minnesota are making strenuous efforts as well, chiefly by large posters with elaborate illustrations of farms from the first settlement to the thoroughly cultivated. Of course I explain that these exertions

are made by railway companies. I do not fear their competition as much as that from New Zealand, as North of Ireland emigrants, as a rule, prefer a British colony. But even with the splendid climate of New Zealand to contend against, I am confident that I shall be able to hold my own, and am quite sanguine in my expectations for the coming year. I have the honour to remain, Sir,

Your obedient servant,

CHARLES FOY.

Government Emigration Agent.

The Honourable
The Minister of Agriculture,
Ottawa.

No. 35.

ANNUAL REPORT OF INSPECTOR OF STOCK.

(PROFESSOR D. McEACHRAN, F.R.C.V.S.)

POINT LEVIS CATTLE QUARANTINE.

MONTREAL, 15th December, 1880.

SIR,—I beg to report that, in accordance with your instructions, the cattle sheds at the Point Levis Cattle Quarantine at Fort No. 3 were opened for the reception of imported cattle on the first of May. The first stock was admitted on the 17th of June, and the last, one sheep, on the 14th of November.

As will be seen from the annexed table, the importations this year have been very much in excess of any previous season since the quarantines were opened, the total reaching the large number of 389 cattle, with 27 born in the quarantine, making 416 cattle, 613 sheep, and 12 pigs; and this, notwithstanding that the Order in Council of November 25th, 1879, extends the probationary period in quarantine to three months.

It was generally believed that the ninety days of quarantine would prove almost prohibitory, but the above figures show that it had the reverse result. Not only have the numbers been increased, but the quality of the stock also. They have been the best which could be bought in England, many of them being prize winners at the Royal Agricultural and other Shows in England and Scotland. Of the entire number about 300 were of the Hereford breed, and except about sixty they were all intended for the Western States, to supply the demand for Hereford bulls for the large stock ranches of the great West.

Next to "Herefords" in numbers and quality were the "Polled Angus," or "black Aberdeen cattle," of which some of the most famous individuals of this breed in existence were imported, having been purchased at large prices at the sale of the late Mr. McCombie, of Tullifour, Scotland. Among them may be mentioned the celebrated bull "The Judge," which carried off the medal at the Paris Exposition as the best bull of any age or breed. From all appearances these two breeds are going to be given a preference to all others in the stocking of the vast prairies of the west. While the other breeds were fewer in numbers the quality of the animals was excellent. There were some very fine Shorthorns, also Devons, Ayreshires, Jerseys, Galloways and West Highland Kyloes.

As was to be expected the enormous increase in imported cattle and the length of time they had to be kept, necessitated the erection of extensive sheds for their accommodation, which had in many cases to be built after the stock arrived, but large as the expenditure for buildings has been, no expense has been incurred which was not absolutely necessary to enable me to carry out the Orders in Council, and meet the requirements of importers. Referring to the buildings of the Quarantine, Professor Sheldon, one of the English delegates, says: "As the custom is in this country the buildings in which the cattle are housed are built of wood, and they are as dry, as warm and as comfortable as one need wish to put cattle into for the purposes of quarantine, or for the matter of that for any other purpose. Though but recently constructed and for an object in which Canadian experience is quite modern, these premises are constructed and arranged in a manner which is at once conducive to the comfort of the animals and the convenience of the attendants, spacious, well-ventilated, and contiguous to yards in which cattle can be exercised, and to land on which they can be pastured; importers of European cattle may have every confidence that their live stock are well cared for while they remain under Government supervision."

Notwithstanding the above very complimentary remarks, it is my duty to report that the hurried arrangements which were made this season will not meet the requirements of another year. The buildings themselves are everything that could be desired, but the limited area into which they are crowded by no means affords sufficient space to assure the necessary isolation in the event of an outbreak of disease among cattle undergoing quarantine. The sheds within the Fort yard are too close together, and the yards are too small and not sufficiently separated. I beg to suggest that all the Government land surrounding the Fort be secured for quarantine purposes, and that it be inclosed by a high fence, so as to make it a thorough close quarantine—and I would recommend that within this inclosure isolated sheds and appropriate yards be arranged so that each lot may be perfectly isolated from one another. The advantages to be derived from this arrangement are, proper and essential isolation, good air, abundance of water, and perfect separation from native stock.

We, fortunately, notwithstanding the large number of animals in quarantine during the past summer, escaped what might have been a very serious matter, if pleuro-pneumonia had appeared in any of the lots. Such a risk must no longer be incurred, and the only way to do so is to provide such accommodation as will admit of proper isolation. The question of expense, in a matter of such vital importance, should not stand in the way of these improvements being carried out. So long as contagious diseases in cattle can be kept out of the country, the country can well afford to pay the necessary cost; but, let the disease once enter and spread in the country, then a thousand times more must be spent, when impoverished taxpayers can ill afford it.

Looking at it from another point of view under the present regulations, I might say, in consequence of the present quarantine system, Canada being free from contagious diseases, every bullock exported from this country is worth from \$20 to \$30 per head more than those from the United States, being an infected or scheduled country. It will be apparent that the country is benefitted to about a million and a quarter of dollars in money direct, without considering the indirect benefit from having a market for thousands of animals, which, could shippers purchase in the Western markets, would never be bought for exportation at all; whilst the great improvement in the general agriculture of the country from the better cultivation, the large quantity of manure which goes back to the land, and the increased value of cattle from improved breeding are a necessary consequence.

I have much pleasure in reporting that, notwithstanding the large numbers imported, no disease of a contagious nature appeared on them. Two deaths in cows from post-parturient causes; four calves and one sheep also died, from diarrhoea or inflammation of the bowels.

I have also to report that the duties of the quarantine were most effectually performed by Mr. Couture, assisted by Mr. Welsh and the men under him. Importers of stock have repeatedly expressed themselves in terms of satisfaction with the quarantine and the treatment they have received from those in charge, as will be seen from Mr. Culbertson's letter of August 30th, in which he says: "I have said a good word in regard to the treatment I have received from you, and the prompt and obliging manner in which you have done all that could be asked of you in quarantine matters, and I think it likely to have much effect among Western men in drawing importations to Quebec." Mr. Culbertson is one of the most extensive importers and cattle-breeders in Illinois.

In conclusion, I beg to report that on the 14th of December the quarantine was closed, the buildings being left in charge of Mr. Welsh.

I have the honour to be, Sir,

Your obedient servant,

D. McEACHRAN,

Inspector.

The Honourable
The Minister of Agriculture,
Ottawa.

STATEMENT of Stock imported during Season 1880, and received into Stock Quarantine at Point Lewis.

Arrived.	Steamship.	Bulls.	Cows.	Calves.	Rams.	Ewes.	Swine.	Discharged.	Name of Owner.	Owners' Address.	Died in Quarantine.	Born in Quarantine.
June 17...	Mississippi...				43	89	3	26th June	W. M. Miller...	Pickering, Ont.		
do 21...	Scandinavian...				1			{ Sheep, 30th July...	H. Sorby	Guelph, Ont.		
July 7...	Beunos Ayrean...	6	34	7	2	10		{ Cattle, 7th Oct...	G. Whitfield	Rougemont, Que		
do 27...	Strathairly...	1	4					28th October...	Jos Hickson	Montreal		1 Calf
do 30...	Lake Manitoba...				30	70	3	4th August...	A. Johnston	Pickering, Ont		
do 30...	do				6	42	4	4th do	J. C. Ross	Jarvis, Ont...		
Aug. 1...	Brooklyn...				1	2		5th do	J. Jackson	Boyne, Ont.		
do 6...	do				4	17	5	5th do	J. Main	Grahamville, Ont		
do 6...	Texas...				33	68		13th do	Morgan & Cottonson	Newman, Douglas Co., Ill.	1 Sheep	
do 6...	do							5th November...	C. M. Guthrie	do	1 Cow	
do 6...	do							5th do	J. Strondebaker	South Bend, Indiana, U.S.		3 Calves
do 6...	do							5th do	A. Seaberry	New Bedford, Mass		
do 6...	do							5th do	W. Constable	Will Co., Ill, U.S.		
do 6...	do							5th do	E. Hensher	Muskatine, Iowa		1 Calf
do 16...	Toronto	3	4					16th do	John Dryden	Brooklyn, Ont.		
do 23...	Dominion	1	40	5				23rd do	I. A. Simpson	Pleasant Hill, Miss	1 Cow	4 Calves
do 30...	Quebec	2	56	2				23rd do	Fowler & Earl	Lafayette, Ind., U.S	3 Calves	12 Calves
Sept. 7...	Montreal				2	5		7th September...	M. H. Cochran	Compton, Que	1 Calf	4 Calves
do 7...	do	2	47	2				25th November...	do	do		
do 7...	do		18	1	8			{ Sheep, 8th Sept...	E. B. Morgan	Oshawa, Ont.		1 Calf
do 7...	do	1	2		33	61		{ Cattle, 25th Nov...	S. Beattie	Toronto, Ont		1 Calf
do 12...	do		5					23rd November...	Fowler & Earl	Lafayette, Ind., U.S		
do 20...	Brooklyn							16th September...	S. Beattie	Toronto, Ont		
do 30...	Lake Champlain				6	44		23rd do	John Ellis	Fairmount, Miss		
do 30...	Ontario	1	3					23rd do	Hon. J. H. Pope	Cockshire		
Oct. 3...	Dominion				2	25		6th October...	J. W. Whitney	Toronto		
Nov. 1...	Peruvian				1			19th November...	S. Eady	North Heatly, Que		
May 13...	* Texas...				2			11th August...	W. C. Anderson	Halifax		
July 30...	* Mississippi							29th October...	W. Troop	do		
Nov. 30...	* Brooklyn								Agricultural Socie	ty of Nova Scotia		
		32	336	21	172	441	12				7	27

* The three last mentioned Steamships arrived via Halifax, N.S.

REPORT ON CATTLE EXPORTATION.

(D. McEACHRAN, F.R.C.V.S., CHIEF INSPECTOR.)

MONTREAL, 30th November, 1880.

SIR,—I beg to submit the following report of the inspection of live stock from Canadian ports to Europe during the season just closed, which, by a comparison with past years, shows a most satisfactory increase in the numbers exported:

	Cattle.	Sheep.	Swine.
1877.....	6,940	9,509	430
1878	18,655	41,250	2,078
1879.....	25,009	80,332	5,385
1880.....	50,905	81,843	700

These figures include those from the three ports in the following proportions:

	Cattle.	Sheep.	Swine.
Montreal	35,416	67,943	700
Quebec.....	9,894	11,208	
Halifax	5,595	2,692	
	<hr/> 50,905	<hr/> 81,843	<hr/> 700

It will be observed that the numbers of cattle exported have more than doubled since last year; sheep show a small increase, while swine have almost ceased to be exported. While the numbers of cattle have increased it is to be regretted that the quality has not improved. It is true that a large number of prime cattle have been shipped, but it is also true that thousands were shipped of a very inferior grade, which is to be regretted as it has a tendency to reduce the value of Canadian stock in the English market. It is to be hoped that our stock-raisers will improve their herds by using pure-bred "Shorthorn," "Polled Angus," or "Hereford" bulls. Owing to the fact that a large number of farmers have given up sheep-raising for cattle-breeding there has not been a proportionate increase in numbers, but the quality of the animals has been such as to prove the adaptability of Canadian soil for sheep-raising, which can be very profitably extended. Canada is not adapted for hog-raising. Our farmers can never compete with the United States in this branch of stock, and while the animals sent were of excellent quality the profits realized were not such as to lead to a very great extension of the hog trade with Britain.

If we take the estimated value of the cattle at the low figure of \$100 including prime cost, freight, feed and other expenses, \$8 per head for sheep, and \$10 per head for pigs, it gives the handsome sum of \$5,658,144, or an increase of \$2,460,738 over last year—a very satisfactory return. And while the reports of the United States' exportation show a direct loss of over \$2,000,000 owing to the existence of pleuropneumonia in that country, and the embargo consequently placed on their cattle at European ports, Canada, being free from disease, has a corresponding advantage amounting to \$1,250,000, which is unquestionably due to the quarantine regulations and their being faithfully carried out.

INSPECTION.

The necessity for, and advantages derived from inspection of steamers and stock being now fully understood and appreciated by all concerned, but little difficulty was experienced in carrying out your instructions in this respect. In one or two instances stock were taken on board without being inspected, but were disembarked for inspection. The only difficulty which occurred with regard to space was in the

case of sheep, and I regret to say that considerable loss was occasioned by overcrowding. It is considered by all experienced in shipping sheep that they cannot be safely carried, especially when the fleeces are on, if more than eight are allowed to the space for a bullock, viz., 2 ft. 9 in.

Owing to the excessive mortality of sheep during the month of August, I directed the attention of steamship agents and shippers to the fact, and instructed the inspectors not to allow more than eight sheep to a space of 3 ft. 9 in. by 8 ft. and 7 ft. in height, and no pen to be constructed to hold more than sixteen sheep. I am happy to say that, with one exception, all the steamship companies readily seconded my efforts by at once carrying out my suggestion.

I have pleasure in reporting that the duties of assistant inspector were most faithfully and satisfactorily conducted by Mr. Baker, assisted by Mr. E. J. Carter.

CATTLE YARDS.

I am happy to be able to report that the suggestions made in my report for last year, with regard to cattle yards, have been in a great measure carried out. The yards of the Grand Trunk Railway, at Point St. Charles and Point Lévis, have been very much improved, although the latter are capable of great improvement still.

Impressed with the necessity of better yard room being provided, I addressed the following letter to W. J. Patterson, Esq., Secretary to the Board of Trade, on the subject:—

“Sir,—I beg to call the attention of the Board of Trade to the necessity of adopting some means for providing better facilities for the rapidly growing cattle trade of this port. From my report on this subject, published in the report of the Minister of Agriculture, a copy of which I herewith send you, the necessity for improvement will become apparent. It is particularly desirable that sufficient sheds and yard room be provided, that cattle should not be removed to the wharf or placed on board a steamer until all other cargo is on board, and that she should proceed on her voyage as soon as her live stock are loaded. Under present regulations this is impossible. It is desirable that stock yards be established somewhere below Hochelaga, with a wharf specially for cattle. This could be easily accomplished by a connection of the Grand Trunk Railway through St. Laurent with the Occidental Railway, and an extension to the yards. The vast importance of this trade to the Dominion, and Montreal in particular, the certain rapidity with which it will develop if properly encouraged, by affording the shippers every facility for shipment, is my reason for bringing the matter before the Board. The loss to the shipper from loss of weight and injury to the animals from exposure to cold and wet is very great. I am aware that animals cannot be transported long distances by land or sea without suffering in some way; but surely cattle kept in warm byres during winter, where they are highly fed, cannot be exposed for days in wet, open yards to cold rains, or standing for twenty-four hours in open cars on the wharves, without losing weight. During the month of May last, there were shipped 5,313 cattle. Suppose the loss of weight was 25 lbs. each, at 8 cts. per lb., it represents a loss of \$10,626 for one month alone, a sum which would go a considerable way towards the cost of the necessary improvements. Hoping that your Board will take this subject into consideration at your meeting this morning,

I am, etc., etc.,

“(Signed) D. McEachran.”

At the suggestion of the President of the Board I also sent a copy of the above to the Harbour Commissioners, and the subject was at once taken up, and resulted in the erection of sheds on the wharf opposite the Quebec Gate Barracks capable of accommodating about 4,000 head. These sheds were admirably suited for the purpose of affording shelter, dry yards, and a plentiful supply of water. From their proximity to the steamships of the Donaldson, Ross, Beaver and Dominion Line

docks, as well as most of the outside ships, it was hoped that they would be constantly used by the shippers for whose convenience they were erected, but with a short-sightedness which is inexplicable, I regret to say they were only occasionally made use of.

Notwithstanding the infinitely better accommodation thus provided, and the charges at the moderate rate of 5 cents per day for cattle, and 2 cents per day for sheep, the shippers continued to use the private yards which in my last year's report I referred to as unfit for cattle to be kept in. The reasons given were that in most of the private yards they had the feed provided and the cattle fed, which saved them some trouble, but I imagine if they looked better into the matter they would find that they could effect considerable saving by buying their own feed and using the Harbour Commissioners' yards. Another and more forcible reason was the city by-law referred to in my report of last year prohibiting the railway running down to the wharves from seven in the morning till six in the evening so that cattle arriving during the day had to be unloaded at Point St. Charles and driven to the nearest yards.

I would again urge my suggestion of having a double track laid on the wharf, and that the city by-law be altered to allow of cattle trucks being moved at any time to the yards, or better still, that stock yards with shipping wharves be built at some point between Hochelaga and Longue Point.

The growth of the cattle trade within the next four years will render such yards a necessity, and no better investment can be found for capital. If Montreal is to continue to be the shipping port for stock this must be done, otherwise the cattle trade will in the no distant future be removed to Quebec. In this connection I beg to suggest that, owing to the cattle being scattered in lots over a large number of yards, thereby entailing a great loss of time to the inspectors and necessitating a hurried and often imperfect inspection, a regulation should be made requiring the cattle to be collected in special yards for inspection, and that the tariff of charges in the yards be arranged to meet the necessities of the trade.

THE PROSPECTS OF THE COMING SEASON.

Owing to this report having to be sent in earlier than I anticipated, I have not been able to obtain direct reports of the number of exportable animals which may be expected for next season, but I have the authority of the most extensive shippers for saying that at least 75,000 head can be found fit for shipment. So universal has been the determination of the farmers to share in the profits of cattle raising that the number of cattle now bred in the Provinces of Ontario, Quebec, New Brunswick and Nova Scotia have increased enormously.

Notwithstanding that over 50,000 head have been shipped this year the shippers inform me that there was no scarcity of cattle such as they are, but I must admit that many of them were of poor quality, and during the season thousands were shipped which, were the American ports open, could not be sold for export.

In a few years we may expect a great improvement in the quality as well as an increase in the numbers.

HEALTH OF STOCK IN THE DOMINION.

I beg to report that pleuro-pneumonia, foot and mouth disease, scab on sheep and hog cholera do not exist in any part of the Dominion. That from all parts the reports which reach me affirm the fact that contagious disease in stock is quite unknown.

IS QUARANTINE NECESSARY.

The fact that pleuro-pneumonia, foot and mouth disease and swine plague still continue to exist in Britain, and in the United States, renders the continuance of the quarantine absolutely necessary, especially if we reflect on the fact that **Cattle Plague* has an incubatory period of from five to six days, rarely over ten.

* My Report of last year.

CATTLE PLAGUE.

Foot and Mouth Disease.—The latent period is from four to six days, often sooner, occasionally longer, but rarely over nine days.

Pleuro-pneumonia has a period of incubation extending from one to sixteen weeks, some say even longer.

Scab in Sheep.—As the number of parasites usually transmitted to a healthy animal are limited, and it takes nearly fifteen days for the new generation to develop, there may be nothing unusual to be seen, especially on long-woolled sheep, for the first ten days.

Swine Fever.—The incubation of this disease is given differently by different experimenters, thus: Professor Axe, of London, gives it as five or six days; Dr. Budd, four to eight; Professor Law, seven to fourteen; while experiments conducted at the Veterinary College, Montreal, by Professor Osler, showed it to be from five to six days. It will thus be seen that if we allow twelve days on shipboard and eight days in quarantine it will be sufficiently long for “rinderpest,” foot and mouth disease, scab in sheep and swine fever; consequently a period of eight days will be quite sufficient to protect the country from the disease on sheep and swine from European stock, but for United States stock twenty days at least should be required.

For pleuro-pneumonia a less quarantine than ninety days is useless and dangerous. for, by imparting a certain amount of confidence in the owners, it conduces to carelessness in taking precautions to prevent the imported from mixing with the home stock.

So long as disease continues to exist in countries with which we have intimate commercial relations, it will be necessary for Canada either to maintain a strict quarantine of ninety days, or else to close the ports against importation of stock from such infected countries.

I have the honour to be, Sir,

Your obedient servant,

D. McEACHRAN,

Inspector-in-Chief.

The Honourable
Minister of Agriculture, Ottawa.

No. 36.

ANNUAL REPORT OF OCEAN MAIL OFFICER.

(Mr. F. BARLEE.)

LAKEFIELD,

13th December, 1880.

SIR,—I beg to report to you that according to instructions, I distributed the different pamphlets supplied to me amongst the emigrants during their passage across the ocean, and gave them all the information it was in my power to afford.

I am, Sir,

Your obedient servant,

F. BARLEE.

Marine Mail Officer.

The Deputy Minister of Agriculture,
Ottawa.

CRIMINAL STATISTICS

FOR THE YEAR ENDED 30TH SEPTEMBER, 1879.

Compiled in pursuance of the Act 39 Victoria, Cap. 13, intituled "An Act to make provision for the Collection and Registration of the Criminal Statistics of Canada.

These tables have been arranged upon a somewhat different system from those of previous years.

The present arrangement of the tables—divided by Provinces—into the clauses, viz.:—"Offences tried by Jury;" "Offences tried summarily (by consent);" and "Summary convictions and preliminary examinations," fully meets the requirements of the Act and furnishes additional information in a more concise form.

CRIMINAL STATISTICS,
1879.

TABLE I.

STATISTIQUES CRIMINELLES,

TABLEAU I.

TABLE I.

Province of Ontario—OFFENCES TRIED BY JURY.

OFFENCES. CRIMES ET DELITS.		Persons charged. Personnes accusées.		CONVICTIONS.					SENTENCE.				
				CONDAMNATIONS.					COMMITTED TO GAOL.				
									EMPRISONNÉS.				
		Acquitted. Acquittées.	Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Réitéré.	For Trial. Sur accusation.	With the option of a Fine. Sur option entre la Prison ou l'amende.	No option Sans opt'n	Under one year. Moins d'un an.	One year and over. Un an et plus.	With Hard Labour. Aux Travaux forcés.	
1	Murder	10	4	6	6								
	Attempts to Murder	1		1	1								
	Accessory to Murder after the fact	3	3										
	Infanticide	3	3										
	Man slaughter	12	3	9	9					1		2	
	Shooting at, Stabb'g, Wound'g, &c.	28	13	15	15					8		1	
	Administ'g nox's and pois's drugs	7	2	5	5					1		3	
	Attempts to commit Abortion	1		1	1								
	Rape	11	8	3	3					1			
	Sodomy and Bestiality	2	1	1	1								
	Carnally know'g a girl of t'nd'r yrs	2	1	1	1							1	
	Concealing the birth of an infant	1		1	1							1	
	Bigamy	6	1	5	4	1				4		1	
	Abduction	1	1										
	Presenting Fire-arms	1		1	1					1			
	Neglecting to support Family	1	1										
	Ass't occas'g actual bodily harm	3	1	2	2				1	1			
	Felonious Assault	4	3	1	1								
	Aggravated Assault	6	3	3	3					3			
	Ind Ass't & att'pts to commit rape	16	6	10	9	1			2	4	3		
	Ass't and obstruct'g Peace Officer	13	10	3	2		1		1		1		
	Assault and Assault and Battery	43	19	24	20	4			4	17	1		
	Highway Robbery	1		1	1					1			
	Robbery	14	5	9	9						2		
	Burglary and Robbery	6	6										
2	Burglary	24	11	13	11	2				2	4		
	Hav'g Burglars tools in possession	2		2	2					2			
	House & Shop Breaking & Larceny	5	1	4	4								
	Demanding money with menaces	1	1										
	Felonious Entry	1		1	1					1			
	Horse Stealing	22	5	17	16	1				4	2		
	Accessory to Horse Stealing	1	1										
	Larceny from the Person	2	2										
	Larceny	187	106	81	76	1	4		1	51	2	12	
3	Accessory to Larceny	1	1										
	Stealing Timber	1	1										
	Receiving Stolen Goods	9	3	6	6					5			
	Embezzlement	6	4	2	2					1	1		
	Fraud and False Pretences	31	22	9	9				1	5		2	
	Arson	13	8	5	4	1							
4	Attempts at Arson	1	1										
	Wounding a Horse	1		1	1					1			
	Malicious injury to Property	2		2	2				1	1			

Province d'Ontario—OFFENSES JUGEES PAR UN JURY. TABLEAU I.

SENTENCE.				RESI- DENCE.	OCCUPATIONS.								CONJUGAL STATE. — ETAT CONJUGAL.																																																																																																																																																																																																																									
PENITENTIARY. — PÉNITENTIAIRE.					Villes et Villages. Rural Districts. — Districts ruraux. Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professionnal. Professions libérales. Laborers. Journaliers. Married. Marié. Widowed. Veuve. Single. Célibataire.	Under two years. Moins de 2 ans. Two years and under five. 2 ans et moins de 5. Five years and over. 5 ans et plus. Life. A vie.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. 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Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. Célibataire.	the Death Sentence. Condamné à mort. Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories. — Envoyé à la Prison de Réforme. Cities and Towns.	Married. Marié. Widowed. Veuve. Single. C

TABLE I. Province of Ontario—OFFENCES TRIED BY JURY.

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.					AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.		Under 16 years. Moins de 16 ans.	16 years and under 21 — 16 ans et moins de 21.	21 years and under 40. — 21 ans et moins de 40.			
						M. — H.	F. — F.	M. — H.	F. — F.	M. — H.	F. — F.
Meurtre.....	1	2	2							2	
Tentatives de meurtre.....		1									
Complice dans un meurtre après le fait.....											
Infanticide.....											
Homicide non-prémédité.....	1	1	7							6	1
Poignarder, blesser, etc.....	2	2	11				3			7	
Administrer des drogues nuisibles et vénéneuses.....	2	2	3							3	
Tentatives d'avortement.....			1								1
Viol.....	1	1	2			1	1				
Sodomie et bestialité.....			1				1				
1 Connaitre charnellement une fille en bas âge.....			1							1	
Suppression de part.....	1	1									
Bigamie.....			5							2	1
Abduction.....											
Diriger une arme à feu sur une personne.....			1								
Négliger de pourvoir aux besoins de sa famille.....											
Voies de fait occasionn. des lésions corporelles.....			2							1	
Voies de fait avec int. de commettre une félonie.....			1								
Voies de fait graves.....			3				1			1	
Attentat contre la pudeur et tentatives de viol.....			9				1			6	
Voies de fait et opposer un officier de paix.....			2							2	
Voies de fait ordinaires.....	4	6	14				2			8	1
Vol de grand chemin.....			1							1	
Vol.....	3	4	4				2			6	
Effraction et vol.....											
2 Vol de nuit avec effraction.....			7	2			2			5	
Avoir des outils de voleurs en sa possession.....			2							2	
Bris de maison, de magasin et larcin.....			4							4	
Demander de l'argent avec menaces.....											
Entrer d. une mais. av. int. de comm. une félonie.....			1				1				
Vol de chevaux.....	4	6	9				2			8	
Complice dans un vol de chevaux.....											
Larcin sur la personne.....											
Larcin.....	16	21	39	1	2		4	1		30	3
3 Complice dans un larcin.....											
Vol de bois.....											
Recel d'objets volés.....	2	2	4							3	
Abus de confiance.....			2							1	
Fraude et faux prétextes.....			9							9	
Incendier une maison habitée.....	1	1	3							2	
4 Tentatives d'incendier une maison habitée.....											
Blesser un cheval.....			1								
Domage malicieux à la propriété.....			1								

Province d'Ontario—OFFENSES JUGÉES PAR UN JURY. TABLEAU I.

AGES.		BIRTH PLACES. — LIEUX DE NAISSANCE.										RELIGIONS.										USE OF LIQUORS. — USAGE DES LIQUEURS.													
40 years and over. — 40 ans et au-dessus.		Not given—Non-donnés. F.		BRITISH ISLES. — ILES BRITANNIQUES.																															
M. H.	F. F.			England, Wales. Angleterre, Galles.		Ireland, Irlande.		Scotland, Ecosse.		Canada.		United States. Etats-Unis.		Other Foreign Countries. Autres pays étrangers.		Other British Possessions. Autres Possess. Britanniques.		Baptists. Baptistes.		Catholics. Catholiques.		Church of England. Eglise d'Angleterre.		Methodists. Méthodistes.		Presbyterians. Presbytériens.		Protestants. Protestants.		Other denominations. Autres confessions.		Moderate. Modéré.		Immoderate. Immodéré.	
2				1						2		1						1		1					2					1		3			
				1																	1												1		
1				3				1		4											1		3		1						4		5		
4				2				3		7		1	1								5		3		4						6		8		
										5											3				2							3		2	
								3		3											1				1						1		1		
								1		1											1											1		1	
2				1		1	3		1	1										1		4		1							4		1		
1							1													1													1		
																					1														
1								1		2											1	1									2				
1							1														1				1						1		2		
1								2				2								1	1	4			3						1		2		
2				1		1	2		4			1								1					3						4		5		
																					1														
6				1		1	6		12			1								1	7	7		2		2				2		10		9	
																					3	2		1	2						3		6		
				1					12												2	7		1	2						4		8		
									2																										
									4											1		1		2							1		3		
									1																									1	
1				1		1			14												3	3		7	1					1		5		10	
8	1	1	8	5	4	29	11	2												3	18	9		14	6		8			26		30			
2					1			4													2	2		2							2		4		
1				1				1																											
								8													1	4		3	1						7		2		
2					1	1	3													1		1		1	1	1				1		4			
1				1																	1	1									1		1		

TABLE I. **Province of Ontario**—OFFENCES TRIED BY JURY.—*Concluded.*

OFFENCES. CRIMES ET DELITS.		Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. CONDAMNATIONS.						SENTENCE. COMMITTED TO GAOL. EMPRISONNÉS.		
				Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Réitéré.	For trial. Sur accusation.	With the option of a Fine. Sur option entre la Prison et l'amende.	No option Sans opt'n		
										Under one year. Moins d'un an.	One year and over. Un an et plus	With Hard Labour. Aux Travaux forcés.
5	Forgery and uttering.....	41	16	25	23	1	1			10	1	3
	Mak'g, hav'g & utt'g count't mon'y	5	1	4	4							
	Having coining tools in possession	1		1	1							
	Perjury and Subornat'n of Perjury	19	14	5	5					2		2
	Conspiracy	6		6	6					6		
	Escape from Prison	2		2	2					2		
	Riot and Breach of the Peace	9	3	6	6					6		
	Breach of Inland Revenue Laws..	1		1	1							
	Removing Surveyor's Posts	1	1									
	Contravention of R'lwy Regulat'n	2	2									
6	Taking and detaining a letter.....	1	1									
	Obstructing the Highway	1	1									
	Selling Liquor on Polling day.....	1	1									
	Nuisance	3	2	1	1				1			
	Felonies not otherwise denomin'ed	4	3	1	1					1		
	Misdemeanors not incl'd'd in above	17	10	7	7				1	4		
	Lunacy	2										
Total		622	316	304	286	12	6		13	146	17	28

Province of Quebec—OFFENCES TRIED BY JURY.

	Murder	18	16	2	2							
	Attempt to commit Murder	5	2	3	3				1	1		1
	Inciting to Murder	1	1									
	Sending a letter threat'g to Murder	1	1									
	Manslaughter	7	2	5	5							
	Shooting at, Stabb'g, Wound'g, &c	20	5	15	15				2	10		2
	Rape	5	4	1	1							
	Attempt to commit Rape	8	3	5	5					4		
1	Carnally know'g a girl of t'nd'r yrs	2		2	2					1		
	Sodomy and Bestiality	1	1									
	Abduction	3	2	1	1					1		
	Endanger'g Life of Pass'rs on R'y.	1	1									
	Neglecting to provide for Family	4	2	2	2					1		
	Ass't occas'g actual bodily harm	15	3	12	12					5		
	Aggravated Assault	10	5	5	5					4		
	Ass't and obstruct'g Peace Officer	9	2	7	7				2	5		
	Assault and Assault and Battery..	17	5	12	12				7	5		

Province d'Ontario—OFFENSES JUGÉES PAR UN JURY.—Fin. TABLEAU I.

SENTENCE.				RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. — ETAT CONJUGAL.						
PENITENTIARY. — PÉNITENTIAIRE.																					
Under two years. Moins de 2 ans.	Two years and under Five. 2 ans et moins de 5.	Five years and over. 5 ans et plus.	Life. À vie.		The Death Sentence. Condamné à mort.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatories. —	Envoyé à la Prison de Réforme. —	Cities and Towns. —	Villes et Villages. —	Rural Districts. —	Districts ruraux. —	Agricultural. Agriculteurs.	Commercial. Commerçants.	Domestic. Serviteurs.	Industrial. Industriels.	Professional. Professions libérales.	Labourers. Journaliers.	Married. Marié.	Widowed. Veuve.	Single. —	Celibataire.
8	1							5	17	4	6	5	1	5	11		10				
4									4	1		2		2	1		3				
	1							1	2	1		1	1		1		3				
								2	6	3	1				1		1				
									6	1				1							
									1												
									1	1											
									4	3		3									
					2			1	1						1						
40	37			6	2	5	119	143	48	21	13	63	6	95	114	10	140				

Province de Quebec—OFFENSES JUGÉES PAR UN JURY.

			2			2	1		1			2	1										
						3			1			2	1										
						3	2	1				3	1	1									
1	2	1				11	4	2	10	1		2	3	1	1								
1							1						1										
	1						5	2		1	2		1	5									
		1				2							2										
							1	1						1									
1						2					1		1	2									
7						11	1				3		9	3									
1							5	3					1	3									
						6							5	2									
						3	8	6	1	1	1			7									

TABLE I. Province of Ontario—OFFENCES TRIED BY JURY—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.		EDUCATIONAL STATUS. ÉDUCATION.		AGES.							
		Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.	Under 16 years.		16 years and under 21.		21 years and under 40.	
						Moins de 16 ans.	16 ans et moins de 21.	21 ans et moins de 40.	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
5	Faux et circulation			19	2			4		8	
	Fabriquer et circuler de l'argent contrefait.....			4						4	
	Avoir des instrum. de faux monnayeur en sa poss.			1							
	Parjure et subornation de parjure.....		1	2						2	
	Conspiration	1	1	5				1		3	
	Evasion			2						2	
	Emeute et rupture de la paix.....	2	2	4						2	
	Contravention aux lois du Revenu de l'Intérieur			1						1	
	Enlever des poteaux d'arpenteurs.....										
6	Contravent. aux règlements des chemins de fer.										
	Prendre et détenir une lettre.....			1							
	Obstruer le grand chemin.....	1	1	1							
	Vendre des liqueurs fortes dur. un jour de votat										
	Nuisance			1							
	Crimes non spécifiés										
	Délits non compris ci-dessus.....	4	4	3		1		3		1	
	Folie			2						2	
Total		46	59	197	5	4		28	1	135	7

Province of Quebec—OFFENCES TRIED BY JURY.

	Meurtre.....			1	1					1	
	Tentative de meurtre.....		1	1						2	
	Inciter à commettre un meurtre.....										
	Envoyer une lettre menaçant de tuer.....										
	Homicide non-prémédité.....	1	1	3						3	
	Poignarder, blesser, etc.....	2	3	11						13	
	Viol			1			1				
	Tentative de viol.....	1	1	3						4	
1	Connaitre charnellement une fille en bas âge.										
	Sodomie et bestialité.....										
	Abduction			1						1	
	Comprom. la vie des passag. sur les ch. de fer...										
	Négliger de pourvoir aux besoins de sa famille									1	
	Voies de fait avec lésions corporelles.....	4	4	1			4			6	
	Voies de fait graves	3	3							3	
	Opposit. et voies de fait contre un offic. de paix	1	1				1			3	1
	Voies de fait ordinaires.....	2	2	8	1					6	

Province d'Ontario—OFFENSES JUGÉES PAR UN JURY—Fin. TABLEAU I.

AGES.		BIRTH PLACES.		RELIGIONS.												USE OF LIQUORS.		
		LIEUX DE NAISSANCE.														USAGE DES LIQUEURS.		
40 years and over.		BRITISH ISLES.																
40 ans et au-dessus.		ILES BRITANNIQUES.																
M.	F.	Not given—Non-donnés.	England, Wales. Anglet., Galles.	Ireland.	Scotland. Ecosse.	Canada.	United States. Etats-Unis.	Other Foreign Countries. Autres pays étrangers.	Other British Possessions. Autres Possess. Britanniques.	Baptists. Baptistes.	Catholics. Catholiques.	Church of England. Eglise d'Angleterre.	Methodists. Méthodistes.	Presbyterians. Presbytériens.	Protestants. Protestants.	Other denominations. Autres confessions.	Modérate.	Immoderate. Immodéré.
6			4		4	12		1		2	2	7	4	4	2	2	17	3
						4						3	1				3	1
		1	2			1											1	
				3		3				2	3	1	1				3	
2						2					1	1					3	3
				2		4					1	1					2	2
						1					2		2	2			2	4
														1				1
							2					2						2
1					1									1			1	
2				2		3	1			1	2	1	2				5	2
						2						1			1		2	
47	1	3	30	27	16	165	19	5		13	64	72	54	36	19	4	133	128

Province de Quebec—OFFENSES JUGÉES PAR UN JURY.

1				1		1		1			2					2	
				2							2				1	1	
1						5					4	1				3	2
1		1				13					12	2			1	2	10
						1							1			1	
						4					4		1			3	1
1						2					2						
						1							1			1	
			1			1					1				1		
2			1	3		7	1				12					5	
						2					5					1	2
				6			1				4				3		1
2	1		2	1		8		1			8	2	1		1	5	5

TABLE I. Province of Quebec—OFFENCES TRIED BY JURY.—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.	Persons Charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.					SENTENCE. — COMMITTED TO GAOL. — EMPRISONNÉS.			
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Réitéré.	For trial. Sur accusation.	With no option of a Fine. Sur option entre la Prison ou l'amende.	No option Sans opt'n		With hard Labour, Aux Travaux forcés.
									Under one year. Moins d'un an.	One year and over. Un an et plus.	
Highway Robbery.....	3	...	3	3	...	...	...	...	...	...	...
Robbery.....	12	5	7	6	1	...	...	...	1	1	1
Assault with intent to Rob.....	2	1	1	1	...	...	...	...	...	...	...
Burglary.....	9	1	8	8	...	...	...	...	...	...	...
Having Burglars tools in possession.....	2	...	2	2	...	...	...	...	1	...	...
House-breaking and Larceny.....	31	12	19	19	...	...	...	...	4	...	...
House-breaking.....	4	2	2	2	...	...	...	...	1	...	...
Attempt at shop-breaking.....	1	...	1	1	...	...	...	...	...	...	1
Steal'g from a dw'g house w'h men.....	1	...	1	1	...	...	...	...	...	...	...
Forcible Entry.....	1	1	...	...	...	...	...	...	...	...	...
Horse Stealing.....	9	4	5	5	...	...	...	...	1	...	...
Cattle Stealing.....	1	...	1	1	...	...	...	...	...	...	...
Larceny from the Person.....	20	6	14	14	...	...	...	...	1	...	2
Attempt to steal from the Person.....	1	...	1	1	...	...	...	...	...	...	1
Larceny in a dwelling house.....	1	...	1	1	...	...	...	...	...	...	...
3 { Larceny.....	107	28	69	69	...	...	...	2	31	...	3
Attempt to commit Larceny.....	1	...	1	1	...	...	...	...	...	...	1
Receiving Stolen Goods.....	14	4	10	10	...	...	...	...	2	...	1
Embezzlement.....	9	4	5	5	...	...	...	...	2	...	...
Fraud and False Pretences.....	8	7	1	1	...	...	...	...	1	...	...
Appropriating Timber.....	1	1	...	...	...	...	...	...	...	...	...
4 { Arson.....	2	2	...	...	...	...	...	...	...	...	...
Incendiarism.....	5	5	...	...	...	...	...	...	...	...	...
Malicious injury to property.....	5	1	4	4	...	...	...	1	2	...	...
Forgery and uttering.....	9	5	4	4	...	...	...	...	1	2	...
Mak'g, hav'g & utt'g count't mon'y.....	6	3	3	3	...	...	...	...	1	...	...
Tampering with Ballot Box.....	6	2	4	4	...	...	...	4	...	...	...
Unlawful Assembly.....	5	5	...	...	...	...	...	...	...	...	...
Prison-breaking and Escape.....	7	1	6	6	...	...	...	...	4	...	2
Contempt of Court.....	3	...	3	3	...	...	...	...	3	...	...
Opening a Post Letter.....	1	1	...	...	...	...	...	...	...	...	...
Carrying Unlawful Weapons.....	5	1	4	4	...	...	...	4	...	...	...
6 { Destroying a Writ.....	2	...	2	2	...	...	...	...	2	...	...
Perjury.....	8	4	4	4	...	...	...	...	4	...	...
Riot.....	10	4	6	6	...	...	...	...	6	...	...
Compounding a Felony.....	1	1	...	...	...	...	...	...	...	...	...
Attempt to commit a Felony.....	1	1	...	...	...	...	...	...	...	...	...
Accessory to Felony.....	3	2	1	1	...	...	...	...	...	...	...
Abett'g the commis'n of a misdeme'.....	3	2	1	1	...	...	...	...	...	...	1
Lunacy.....	1	...	...	...	...	...	...	...	...	...	...
Total.....	448	181	266	265	1	...	...	23	106	5	14

TABLE I. Province of Quebec—OFFENCES TRIED BY JURY—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.					AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.		Under 16 years. Moins de 16 ans.		16 years and under 21. 16 ans et moins de 21.		21 years and under 40. 21 ans et moins de 40.	
						M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
Vol de grand chemin.....								1		2	
Vol	4	4	1		1			1		1	
Voies de fait avec intention de vol.....											
Vol de nuit avec effraction.....	2	2	3					3		3	
2 Avoir en sa possession des outils de voleur.....										1	
Bris de maison et larcin.....			4					7		11	
Bris de maison		2						2			
Tentative d'effraction.....										1	
Vol avec menaces dans une demeure.....			1							1	
Entrée illégale et violente.....											
Vol de chevaux.....	2	2	1					2		1	
Vol de bétail.....			1							1	
Larcin sur la personne.....	1	1	1					4		8	
Tentative de vol sur la personne.....											
Vol dans une demeure.....								1			
3 Larcin.....	22	23	13					14		24	2
Tentative de larcin.....											
Recel d'objets volés.....			5							6	1
Abus de confiance.....			2	2						1	
Fraude et faux prétextes.....		1								1	
S'appropriation du bois illégalement.....											
Incendier une maison habitée.....											
4 Incendier une bâtisse inhabitée.....											
Dégât à la propriété.....	2	2	2					2		1	
5 Faux et circulation.....			3					1	1	2	
Fabrication et circulation d'argent contrefait.....										2	
Manipulation d'une boîte du scrutin.....			2	2						3	
Rassemblement illégal.....											
Bris de prison et évasion.....		1	1					1		1	
Mépris de cour.....	2	2	1					1		1	
Ouvrir une lettre.....											
Port d'armes illégal.....			3					2		1	
6 émettre un ordre de sommation.....	2	2								1	
Parjure.....			1						1	1	2
Emeute.....											
Composer dans une félonie.....											
Tentative de commettre une félonie.....											
Complice dans une félonie.....										1	
Aider à l'exécution d'un délit.....			1					1			
Foie.....			1							1	
Total.....	51	58	77	6	1			49	2	130	6

Province de Quebec—OFFENSES JUGÉES PAR UN JURY—Fin. TABLEAU I.

AGES.		BIRTH PLACES.		RELIGIONS.										USE OF LIQUORS.						
		LIEUX DE NAISSANCE.												USAGE DES LIQUEURS.						
40 year and over.	40 ans et au-dessus.	Not given — Non donné.	BRITISH ISLES.		United States.	Other Foreign Countries.	Other British Possessions.	Antes Possees, Britanniq.	Baptists.	Catholics.	Church of England.	Methodists.	Presbyterians.	Protestants.	Other denominations.	Moderate.	Immoderate.			
			Eng and, Wales, Anglet. Galles.	Ireland.																
M.	F.		Ireland.	Scotland, Ecosse.	Canada.	United States.	Etats-Unis.	Other Foreign Countries.	Antes pays étrangers.	Antes Possees, Britanniq.	Baptists.	Catholics.	Church of England.	Eglise d'Angleterre.	Methodists.	Presbyterians.	Protestants.	Other denominations.	Moderate.	Immoderate.
H.	F.		Ireland.	Scotland, Ecosse.	Canada.	United States.	Etats-Unis.	Other Foreign Countries.	Antes pays étrangers.	Antes Possees, Britanniq.	Baptists.	Catholics.	Church of England.	Eglise d'Angleterre.	Methodists.	Presbyterians.	Protestants.	Other denominations.	Moderate.	Immoderate.
...	2	...	1	...	...	...	...	...	...	3	...	...	...	...	...	...	1	4
...	1	...	7	...	...	...	...	...	...	7	...	...	...	...	...	...	...	...
1	3	...	5	...	1	...	...	...	...	1	...	...	...	...	...	...	4	1
1	...	3	6	1	9	...	...	...	...	...	...	16	...	...	...	...	1	...	...	...
...	2	...	...	...	...	...	...	...	...	1	...	...	...	...	3	...	...	...
...	1	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...
...	1	...	...	...	...	...	...	1	...	...	...	...	...	...	1	...
1	1	1	...	...	3	1	...	...	...	...	...	5	...	...	...	...	...	...	...	2
...	1	...	...	...	...	...	...	1	...	...	...	...	...	...	1	...
12	1	3	11	1	52	1	...	...	...	...	...	10	...	...	...	...	4	...	1	...
2	1	...	2	...	4	1	2	...	...	...	...	1	...	...	...	...	...	...	...	...
4	...	1	...	1	3	...	...	...	...	...	...	7	...	...	...	...	1	...	...	...
...	1	...	...	...	...	...	...	2	...	...	...	...	3	...	...	...
...	1	...	...	...	...	...	...	...	...
1	4	...	...	...	...	...	...	4	...	...	...	...	...	...	4	...
1	1	...	1	...	1	...	1	...	...	3	...	...	...	...	1	...	2	...
1	4	...	...	...	...	...	...	3	...	...	...	...	...	...	...	...
...	2	...	4	...	...	...	...	...	...	4	...	...	...	...	...	...	...	2
1	3	...	...	...	...	...	...	3	...	...	...	...	...	...	...	...
...
...	4	...	...	...	...	...	...	4	...	...	...	...	...	...	3	...
1	2	...	...	...	...	...	...	2	...	...	...	...	...	...	1	1
...	2	...	1	...	1	...	...	4	...	...	...	...	...	...	...	...
...	6	...	...	...	...	...	...	...	...
...
...	1	...	...	...	...	...	...	...	...
...	1	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	...	...
...	1	...	...	...	...	...	...	...	...	1	...	...	...	...	...	...	1	...
34	3	1	15	43	4	175	7	7	...	...	...	223	5	4	1	32	...	57	46	

TABLE I. Province of New Brunswick—OFFENCES TRIED BY JURY.

OFFENCES. CRIMES ET DÉLITS.	Persons Charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. CONDAMNATIONS.					SENTENCE. COMMITTED TO GAOL. EMPRISONNÉS.			
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Rettered. Récidive.	For Trial. Sur accusation.	With the option of a Fine. Sur option entre la prison ou l'amende.	No option Sans opt'n		
									Under one year. Moins d'un an.	One year and over. Un an et plus.	With Hard Labour. Aux Travaux forcés.
Murder	2	2	2	2							
Manslaughter	1	1	1	1							
Shooting, Stabbing, Wounding, &c	7	7	7	7					1		
Concealing the birth of an Infant.	1	1	1	1					1		
Assault occa'ing actual bod'y harm	3	3	3	2		1			2		
Assault with in't to com't a Felony	1	1	1	1							
Indecent Assault	3	1	2		2						1
Aggravated Assault	3	3	3	3					2	1	
Assault on Peace Officer	2	1	1	1					1	1	
Assault	5	1	4	3		1		1	2		
House and Shop Breaking	4		4	4					1		
Forcible Entry	7	7									
Larceny from the Person	4	1	3	1	1	1					
Larceny	25	8	17	15	2				4		1
Arson	1	1									
Forgery	3	2	1		1						
Uttering Counterfeit Coin	1		1	1						1	
Escape from Prison	4		4	3		1			4		
Unlawful Combination	10	10									
Perjury	1	1									
Misdemeanors not incl'ded in above	1		1	1					1		
Total	89	33	56	46	6	4		1	19	2	2

Province of Nova Scotia—OFFENCES TRIED BY JURY.

Murder	1		1	1							
Manslaughter	3	2	1	1							
Shooting, Stabbing, Wounding, &c	3		3	3					1		
Concealing the birth of an Infant.	2		2	2					1	1	
Bigamy	1		1	1							1
Aggravated Assault	2	2									
Assault on Peace Officer	2	1	1	1				1			
Assault	1		1	1							1
Robbery	3		3	3							
Burglary	9	2	7	6	1				1		
House & Shop Breaking & Larceny	8	3	5	5							
House Breaking	1		1	1							
Larceny	35	10	25	24	1				3		2
Receiving Stolen goods	5		5	4	1				1		
Stealing a Post Letter	1	1									

Province du Nouveau-Brunswick—OFFENSES JUGÉES PAR UN JURY. TABLEAU I.

SENTENCE.					RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. — ÉTAT CONJUGAL.		
PENITENTIARY. — PÉNITENCIAIRE.																		
Under two years. Moins de 2 ans.	Two years and under Five. 2 ans et moins de 5.	Five years and over. 5 ans et plus.	Life. A vie.			The Death Sentence. Condamné à mort.	Detained for Lunacy. Emprisonné pour cause de folie. Committed to Reformatories.	Envoiyé à la Prison de Réforme. Cities and Towns.	Villes et Villages. — Rural Districts.	Districts ruraux.	Agricultural, Agriculteurs.	Commercial, Commerçants.	Domestic. Serveurs.	Industrial. Industriels.	Professional. Professions libérales.	Laborers, Journaliers.	Married. Marié.	Widowed. Veuvage.	Single. — Célibataire.
.....	.....	.....	.....	2	.....	.....	3	2	.....	.....	.....	.....	.....	.....	.....	1	.....	1
.....	3	1	.....	.....	.....	.....	3	1	.....	2	.....	.....	.....	.....	.....	.....	1	1
.....	.....	.....	.....	.....	.....	.....	2	1	.....	.....	1	.....	.....	.....	.....	.....	1	1
1	.....	1	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	1	.....	.....	.....
.....	.....	1	.....	.....	.....	.....	2	1	.....	1	.....	.....	.....	.....	.....	1	.....	.....
.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	3	.....	.....	.....	.....	.....	3	1	.....	.....	.....	1	.....	.....	2	.....	3	.....
.....	3	.....	.....	.....	.....	.....	2	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....
4	6	2	.....	.....	.....	.....	6	7	1	.....	.....	2	.....	.....	6	2	.....	2
.....	.....	1	.....	.....	.....	.....	1	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	8
.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	1	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	2	2	1	1	.....	.....	.....	.....	1	.....	.....	1
.....
5	15	7	.....	2	.....	.....	1	21	7	1	1	5	.....	14	11	.....	.....	21

Province de la Nouvelle-Ecosse—OFFENSES JUGÉES PAR UN JURY.

.....	.....	.....	1	.....	.....	1	1	.....	.....	.....	.....	.....	1	.....	1		
.....	1	1	.....	.....	.....	1	1	.....	.....	.....	.....	.....	1	.....	1		
.....	.....	.....	.....	.....	2	1	.....	.....	.....	1	1	1	1	.....	2		
.....	.....	.....	.....	.....	.....	2	.....	.....	2	.....	.....	.....	.....	.....	2		
.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	1	.....	.....
.....	.....	.....	.....	.....	.....	1	.....	1	.....	.....	.....	.....	.....	.....	1		
.....	.....	.....	.....	.....	.....	1	.....	.....	.....	1	.....	.....	1	.....	.....
3	3	.....	.....	.....	3	3	.....	.....	.....	.....	.....	3	.....	.....	3		
.....	5	.....	.....	.....	3	3	1	1	1	1	.....	1	1	.....	6		
1	.....	.....	.....	.....	.....	4	.....	.....	.....	.....	.....	3	1	.....	3		
3	14	3	.....	.....	1	4	21	3	1	1	.....	16	1	.....	24		
4	.....	.....	.....	.....	1	4	4	.....	.....	1	.....	4	2	.....	3		

TABLE I. Province of New Brunswick—OFFENCES TRIED BY JURY.

OFFENCES. CRIMES ET DÉLITS.		EDUCATIONAL STATUS. ÉDUCATION.					A G E S .					
		Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.		Under 16 years.		16 years and under 21		21 years and under 40.	
							Moins de 16 ans.		16 ans et moins de 21.		21 ans et moins de 40.	
							M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
Meurtre				1								
Homicide non-prémédité				1								
Poignarder, blesser, etc.		1	1	2					1			
Suppression de part.												
1 Voies de fait avec lésions corporelles				1								
Voies de fait avec int. de commettre une félonie				1								
Attentat contre la pudeur		1	1									
Voies de fait graves				3							3	
Voies de fait contre un officier de paix												
Voies de fait ordinaires				3		1			1		1	
2 Bris de maison et de magasin												
Entrée de force												
3 Larcin sur la personne				1					2			
Larcin		2	3	5		1			4		1	
4 Incendier une maison habitée												
5 Faux				1							1	
Circulation de fausse monnaie		1	1									
Evasion				2							1	
Cabale illégale												
Parjure												
Délits non compris ci-dessus												
Totaux		5	6	20		2			8		7	

Province of Nova Scotia—OFFENCES TRIED BY JURY.

Meurtre			1									
Homicide non-prémédité												
Poignarder, blesser, etc.				2					1			
1 Suppression de part.				2								
Bigamie				1							1	
Voies de fait graves												
Voies de fait contre un officier de paix												
Voies de fait ordinaires		1	1									
Vol		2	2	1					3			
2 Vol de nuit avec effraction		2	4	2	1	2			1		3	
Bris de maison et de magasin et larcin		1	1	2							3	
Bris de maison				1							1	
Larcin		4	5	11		1			9		12	
3 Recel d'objets volés		2	2						3			
Vol d'une lettre												

Province du Nouveau-Brunswick—OFFENSES JUGÉES PAR UN JURY. TABLEAU I.

AGES.		BIRTH PLACES.		RELIGIONS.										USE OF LIQUORS.					
		LIEUX DE NAISSANCE.												USAGE DES LIQUEURS.					
40 years and over.		Not given.—Non donnés.		BRITISH ISLES.															
40 ans et et au-dessus.				ILES BRITANNIQUES.															
M. H.	F. F.	F.	F.	England, Wales, Anglet., Galles.	Ireland. — Irlande.	Scotland. Ecosse.	Canada.	United States. Etats-Unis.	Other Foreign Countries. Autres pays étrangers.	Other British Possessions. Autres Posses. Britanniq.	Baptists. Baptistes.	Catholics. Catholiques.	Church of England. Eglise d'Angleterre.	Methodists. Méthodistes.	Presbyterians. Presbytériens.	Protestants. Protestants.	Other denominations. Autres confessions.	Moderate. Modéré.	Immoderate. Immodéré.
1	1						1					1							
1	1	1	1				2		1		1	3	1					2	1
							1					1		1				1	1
							1					1							
1							3					2	1					1	1
							2					3				1		1	2
							1	1			1	1						1	
2				1			7	2			2	3	1			1		3	4
							1				1								1
1							1				1	1				1		1	1
							2				1	1						1	1
												1							
6	2	1	1				24	3	1		6	19	3	1		3		9	15

Province de la Nouvelle-Ecosse—OFFENSES JUGÉES PAR UN JURY.

1						1						1						1	
1						3					1	1	1	1				2	1
		2				2					1	1						1	
						1													
1						1					1						1		
						3					1	2							
						5		1			6	1						2	1
2						4					1	1			1	1		4	
						1						1							
		1	1			23			1	2	8	2	1	1	2			19	4
2						6				2		3						4	

TABLE I. Province of Nova Scotia—OFFENCES TRIED BY JURY.—*Concluded.*

OFFENCES — CRIMES ET DÉLITS.	Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDEMNATIONS.					SENTENCE. — COMMITTED TO GAOL. — EMPRISONNÉS.		
			Total.	Convicted, 1st. Condamné 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Retreated. Récidive.	For Trial. Sur accusation.	With the option of a Fine. Sur option entre la Prison ou l'amende.	No option Sans opt'n	
									Under one year. Moins d'un an.	One year and over. Un an et plus.
4 { Arson	5	4	1	1						
1 { Attempt at Incendiarism.....	1		1	1						1
6 { Malicious injury to property.....	1		1	1						
6—Perjury.....	3	2	1	1					1	
Totals.....	87	27	60	57	3			1	8	5

Province of Prince Edward Island—OFFENCES TRIED BY JURY.

1 { Murder	1	1								
1 { Shooting with intent to Maim	1	1								
1 { Bigamy.....	1	1								
1 { Rape	1		1	1						
1 { Assault with intent to Rape	1	1								
1 { Assault.....	1	1								
2—House Breaking.....	2		2	2						
3—Larceny.....	9	2	7	6	1				5	1
4 { Arson	2		2	2						
4 { Killing a cow.....	1	1								
4 { Cutting and Maiming Horse.....	2		2	1		1			1	1
5—Forgery and Uttering.....	3		3	1	1	1			1	
Totals.....	25	8	17	13	2	2			7	2

Province of Manitoba—OFFENCES TRIED BY JURY.

1 { Manslaughter.....	1		1	1						
1 { Shooting with Intent.....	2	2								
1 { Aggravated Assault.....	1	1								
2 { Robbery	1	1								
2 { Burglary	1		1	1						
3—Larceny	1	1								
5—Forgery	1		1	1						
6 { Escape from Penitentiary.....	1		1	1						
6 { Rejecting Nomination papers.....	2		2	2				2		
6 { Illicit Distilling	1	1								
Totals.....	12	6	6	6				2		

SENTENCE.		RESI- DENCE.		OCCUPATIONS.		CONJUGAL STATE. ÉTAT CONJUGAL.	
PENITENTIARY. PÉNITENTIAIRE.							
Under two years. Moins de 2 ans.	1						
Two years and under five. 2 ans et moins de 5.	1						
Five years and over. 5 ans et plus.							
Life. A vie.							
The Death Sentence. Condamné à mort.	1						
Detained for Lunacy. Emprisonné pour cause de folie.							
Committed to Reformatories. —							
Envoiyé à la Prison de Réforme. —							
Cities and Towns. Villes et Villages.	14						
Rural Districts. —	44						
Districts ruralx. Agricultural.							
Agriculteurs.	6						
Commercial. Commerçants.	4						
Domestic. Serveiteurs.	5						
Industrial. Industriels.	5						
Professional. Professions libérales.	1						
Laborers. Journaliers.	29						
Married. Marié.	11						
Widowed. Veuve.							
Single. —							
Celibataire.	48						

[illegible][illegible]

TABLE I.

Province of Nova Scotia—OFFENCES TRIED BY JURY—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.					A G E S .					
	Unable to read.	Incapable de lire.	Unable to write.	I capable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.	Under 16 years. Moins de 16 ans.	16 years and under 21 16 ans et moins de 21.	21 years and under 40. 21 ans et moins de 40.		
	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	
4 { Incendier une maison habitée.....				1						1	
4 { Tentative d'incendie.....				1							
4 { Dégât à la propriété.....	1	1						1			
6—Parjure				1							1
Totaux	13	18	24	1	3		18		21	1	

Province of Prince Edward Island—OFFENCES TRIED BY JURY.

1 { Meurtre											
1 { Usage d'armes à feu avec intention de blesser.....											
1 { Bigamie											
1 { Viol											
1 { Voies de fait avec intention de viol											
1 { Voies de fait											
2—Bris de maison.....											
3—Larcin.....											
4 { Incendier une maison habitée											
4 { Tuer une vache											
4 { Mutiler des chevaux.....											
5—Faux et circulation											
Totaux.....											

Province of Manitoba—OFFENCES TRIED BY JURY.

1 { Homicide non-prémédité.....											
1 { Usage d'armes avec intention de tuer.....											
1 { Voies de fait graves.....											
2 { Vol											
2 { Vol de nuit avec effraction.....											
3—Larcin.....											
5—Faux.....											
6 { S'échapper du pénitencier.....											
6 { Rejeter les bulletins de nomination.....											
6 { Distillation illicite.....											
Totaux.....											

TABLE I. Province of British Columbia—OFFENCES TRIED BY JURY.

OFFENCES. — CRIMES ET DÉLITS.	Persons Charged. Personnes accusées.	Acquitted. Acquittées	CONVICTIONS. — CONDAMNATIONS.					SENTENCE. — COMMITTED TO GAOL. — EMPRISONNÉS.			
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Re-termed. Récidive.	For Trial. Sur accusation.	With the option of a fine. Sur option entre la Prison ou l'amende.	No option — Sans opt'n		
									Under one year. Moins d'un an.	One year and over. Un an et plus.	With hard Labour, Aux Travaux forcés.
1 { Murder.....	4	1	3	3							
Attempt to Murder.....	16	2	14	14					1		6
Manslaughter.....	1		1	1							
Carnally k'ing a girl of t'nd'r years.....	1		1	1							1
1 { Rape.....	2	2									
Sodomy and Bestiality.....	2		2	2							
Assault with Intent.....	1		1		1						
Assault on Peace Officer.....	3	1	2	2					2		
Assault.....	6	1	5	5				4	1		
3 { Larceny from the person.....	1		1		1				1		
Larceny.....	14	5	9	9					2		6
5 { Forgery.....	1	1									
Selling spurious Gold dust.....	1	1									
6—Illicit Distilling.....	2	2									
Totals.....	55	16	39	37	2			4	7		13
Grand Total.....	1338	587	748	710	26	12		44	233	27	62

Province de la Colombie-Britannique—OFFENSES JUGÉES PAR UN JURY. TABLEAU I

SENTENCE.				RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. — ÉTAT CONJUGAL.							
PENITENTIARY. — PÉNITENTIAIRE.					Under two years. Moins de 2 ans.	Two years and under Five. 2 ans et moins de 5.	Five years and over. 5 ans et plus.	Life. À vie.	The Death Sentence. Condamné à mort.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatories. — Envoyé à la Prison de Réforme.	Cities and Towns. — Villes et Villages.	Rural Districts. — Districts ruraux.	Agricultural. — Agriculteurs.	Commercial. — Commerçants.	Domestic. — Serviteurs.	Industrial. — Industriels.	Professional. — Professions libérales.	Labourers. — Journaliers.	Married. — Marié.	Widowed. — Veuve.	Single. — Célibataire.
13	182	86	4	14	3	6	347	189	113	50	28	94	12	277	225	17	377					

TABLE I. Province of British Columbia—OFFENCES TRIED BY JURY.

OFFENCES. CRIMES ET DELITS.		EDUCATIONAL STATUS. EDUCATION.		A G E S .							
		Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.	Under 16 years. Moins de 16 ans.		16 years and under 21 16 ans et moins de 21.		21 years and under 40 21 ans et moins de 40.	
		M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
1	Meurtre.....										
	Tentative de meurtre										
	Homicide non-prémédité.....										
	Connaître charnellement une fille en bas âge.....										
	Viol.....										
	Sodomie et bestialité.....										
	Voies de fait avec intention	1	1							1	
	Voies de fait contre un officier de paix.....										
	Voies de fait ordinaires.....	1	1	1						2	
	Larcin sur la personne										
3	Larcin.....	1	1							1	
	Faux										
5	Vendre de la fausse poudre d'or.....										
	Distillation illicite.....										
Totaux.....		3	3	1						4	
Grand total.....		118	144	319	12	10		103	3	97	14

Province de la Col.-Britannique—OFFENSES JUGÉES PAR UN JURY.

TABLEAU I.

AGES.		BIRTH PLACES.		RELIGIONS.		USE OF LIQUORS.	
		LIEUX DE NAISSANCE.				USAGE DES LIQUEURS.	
40 years and over.		BRITISH ISLES.					
40 ans et au-dessus.		ILES BRITANNIQUES.					
M.	F.	Not given — Non donnés.					
H.	F.	England, Wales, Annet, Galles.	Ireland, — Irlande.	Scotland, Ecosse.	Canada.	United States, Etats-Unis.	Other Foreign Countries, Autres pays étrangers.
						Other British Possessions, Autres Possessions, Britanniq.	
						Baptists, Baptistes.	
						Catholics, Catholiques.	
						Church of England, Eglise d'Angleterre.	
						Methodists, Méthodistes.	
						Presbyterians, Presbytériens.	
						Protestants, Protestants.	
						Other denominations, Autres confessions.	
						Moderate, Modéré.	
						Immoderate, Immodéré.	
95	6	9	50	71	20	115	30
			1				1
			1				1

OFFENCES TRIED SUMMARILY

(By consent)

TABLE II.

OFFENSES JUGÉES SOMMAIREMENT

(Par consentement.)

TABLEAU II.

TABLE II. Province of Ontario—OFFENCES TRIED SUMMARILY
(By Consent.)

OFFENCES. CRIMES ET DÉLITS.	Persons Charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. CONDAMNATIONS.					SENTENCE. COMMITTED TO GAOL. EMPRISONNÉS.			
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For Trial. Sur accusation.	With the option of a fine. Sur option entre la prison ou l'amende	No option Sans opt'n		
									Under one year. Moins d'un an.	One year and over. Un an et plus.	With Hard Labour. Aux Travaux forcés.
Shooting at Stabbl'g, Wounding, &c	52	23	29	28	1			8	12	1	3
Sodomy and Bestiality	1		1	1					1		
Administering noxious drugs.....	2		2	2					1	1	
Concealing the birth of an Infant...	3	1	2	2							1
Endang'g life of passeng's on R'ys.	5		5	5							
Abduction	3	3									
Bigamy	2	1	1	1							1
Child desertion	9	7	2	2				1	1		
Child Stealing	3	3									
1 Kidnapping	1		1	1				1			
Presenting Fire Arms	8	1	7	7				6	1		
Negl't'g & Refus'g to supp't fam'ly	32	22	10	10				5	3	1	
Threatening Bodily harm	2		2	2				1			
Ass't with int't to do gri's b'y harm	10	5	5	4	1			1	2		
Indecent Ass't & attempt at Rape.	28	18	10	10				2	4	1	2
Felonious Assault	4	1	3	3					2		1
Aggravated Assault...	93	10	23	21	1	1		11	9	2	
Assault on & obst'ing Peace Officer	93	15	78	72	4	2		41	27		7
Assault and Assault and Battery...	32	7	25	25				3	17	2	1
Highway Robbery	2	2									
Robbing Her Majesty's Mails	1		1	1							
Robbery	39	22	17	17					8	2	
Attempt at Robbery	2	2									
Burglary	74	43	31	26	3	2		1	6	1	5
2 Attempt at Burglary	1	1									
House Breaking and Robbery	2	2									
House & Shop Breaking & Larceny	15	4	11	11					3		1
House and Shop Breaking	32	11	21	20	1			1	11		2
Breaking into a Railway car	11		11	11					11		
Forcible Entry	3	3									
Demanding money with menaces...	1	1									
Horse Stealing	20	4	16	13	2	1			4		2
Attempt at Horse Stealing	2	2									
Cattle Stealing	11	6	5	5					2	1	1
Steal'g a Post Letter cont'g money	1		1	1							
Larceny from the person	8	6	2	2						1	
3 Larceny	1896	773	1123	955	36	32		46	717	16	162
Accessory to Larceny	2		2	2							1
Attempt at Larceny	1		1	1					1		
Receiving Stolen goods	40	29	11	11				1	5		3
Bringing Stolen goods into Canada	3	2	1	1				1	1		
Fraud and False Pretences	165	111	54	50	2	2		14	26		10
Embezzlement	28	18	10	10					6		1

Province d'Ontario—OFFENSES JUGÉES SOMMAIREMENT **TABEAU II.**
(PAR CONSENTEMENT.)

SENTENCE.						RESI- DENCE.	OCCUPATIONS.								CONJUGAL STATE.		
PENITENTIARY.							CITIES AND TOWNS. VILLES ET VILLAGES.	RURAL DISTRICTS.	DISTRICTS RURAUX.	AGRICULTURAL. AGRICULTEURS.	COMMERCIAL. COMMERÇANTS.	DOMESTIC. SERVITEURS.	INDUSTRIAL. INDUSTRIELS.	PROFESSIONAL. PROFESSEURS LIBÉRALES.	LABORERS. JOURNALIERS.	ÉTAT CONJUGAL.	
PÉNITENTIAIRE.																MARRIED. MARIÉ.	WIDOWED. VEUVAGE.	SINGLE. CÉLIBATAIRE.
Under two years. Moins de 2 ans.	Two years and under five. 2 ans et moins de 5.	Five years and over. 5 ans et plus.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatories. Envoyé à la Prison de Réforme.	CITIES AND TOWNS. VILLES ET VILLAGES.	RURAL DISTRICTS.	DISTRICTS RURAUX.	AGRICULTURAL. AGRICULTEURS.	COMMERCIAL. COMMERÇANTS.	DOMESTIC. SERVITEURS.	INDUSTRIAL. INDUSTRIELS.	PROFESSIONAL. PROFESSEURS LIBÉRALES.	LABORERS. JOURNALIERS.	MARRIED. MARIÉ.	WIDOWED. VEUVAGE.				SINGLE. CÉLIBATAIRE.
4	1				19	8	3	3	1	6	1	12	14	1	8		
					2	1					1	1	1		1		
					1	1				2					2		
	2			2	2	3							5	1	4		
					1	2				1	1		1	1	1		
					1												
					6	1		1			3	1	3	1			
					6	2		2		2	1	3	8		5		
1					3	2				1	2	2	4		1		
1					2	5	1				1	5	3		4		
					3			3					1		2		
1					20	2		4	1	6		11	8		14		
				1	51	11	5	2	5	20		31	20		37		
					7	16	3	1		4		14	11	2	11		
						1									1		
2	3				13	2					9		7	5	11		
14	4				19	10	2	3	2	8	2	12	5	1	25		
2	2				11			1	1	5		1	4	1	6		
4				2	13	7	1	1	1	6		6	6	1	13		
					4					1	6		3	1	10		
5	3			1	4	7		1	1	2			8	4	9		
1					1	4	1			2		2	3		2		
	1				1	1					1			1	1		
60	12			60	831	191	30	42	103	179	4	569	214	34	802		
	1											2			2		
					1					1		1			1		
2					5			1	2	1	1	4	2		7		
					1					1		1	1				
2					26	9	5	6	7	9	1	13	15		27		
					7	3	1	1	1	4		2	4				

TABLE II. Province of Ontario—OFFENCES TRIED SUMMARILY
(By Consent.)

OFFENCES. CRIMES ET DÉLITS.		EDUCATIONAL STATUS. — ÉDUCATION.					AGES.					
		Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.		Under 16 years.		16 years and under 21.		21 years and under 40.	
							Moins de 16 ans.		16 ans et moins de 21.		21 ans et moins de 40.	
							M. H.	F.	M. H.	F.	M. H.	F.
	Poignarder, blesser, etc.....	8	8	17		2			2		13	1
	Sodomie et Bestialité.....	1	1								1	
	Administrar des drogues nuisibles.....			2								
	Suppression de part.....	1	1	1					1		1	
	Compromettre la vie des passag. sur les c. de fer	2	3	2		2			1			
	Abduction.....											
	Enlèvement d'une femme.....			1							1	
	Abandonner son enfant.....			2					1			
	Vol d'enfant.....											
1	Enlèvement.....			1								
	Diriger une arme à feu sur une personne.....			7							5	
	Refuser de pourvoir aux besoins de sa famille...	2	2	6							5	
	Menacer de faire des blessures corporelles.....											
	Voies de fait avec int. de faire des lés. corp. grav		1	4							1	1
	Attentat contre la pudeur et tentative de viol...	1	1	6		1			1		4	
	Voies de fait avec int. de comm. une félonie...			3								
	Voies de fait graves.....	4	6	16		1			2		15	
	Opposition et voies de fait cont. un offic. de paix	3	3	58					12	1	41	3
	Voies de fait ordinaires.....	6	7	14	3	1			3		12	
	Vol de grand chemin.....											
	Voler la malle de Sa Majesté.....			1							1	
	Vol.....	2	2	11					5		10	
	Tentative de vol.....											
	Vol de nuit avec effraction.....	5	6	25		1			6		21	1
2	Tentative de vol de nuit.....											
	Bris de maison et vol.....											
	Bris de maison, de magasin et larcin.....			11		3			1		6	
	Bris de maison et de magasin.....	6	6	14		3			4		10	1
	Bris de char.....	4	4	7					5		6	
	Entrée de force.....											
	Demander de l'argent avec menaces.....											
	Vol de chevaux.....	2	3	9		1			2		10	
	Tentative de vol de chevaux.....											
	Vol de bétail.....	2	2	3							1	
	Vol d'une lettre d'argent.....	1	1			1						
	Larcin sur la personne.....			2							2	
3	Larcin.....	249	292	728	2	215	16	163	34	389	57	
	Complice dans un larcin.....			2					1		1	
	Tentative de larcin.....			1							1	
	Recel d'objets volés.....	1	2	7					2		5	
	Apporter en Canada des objets volés.....			1								
	Fraude et faux prétextes.....	6	9	27	6	1			4	1	17	6
	Abus de confiance.....	1	1	5	1				1		8	

Province d'Ontario—OFFENSES JUGÉES SOMMAIREMENT TABLEAU II.
(PAR CONSENTEMENT.)

AGES.			BIRTH PLACES.										RELIGIONS.										USE OF LIQUORS.	
			LIEUX DE NAISSANCE.																				USAGE DES LIQUEURS.	
40 years and over. — 40 ans et au-dessus.			BRITISH ISLES. — ILES BRITANNIQUES.																					
M. — H.	F. — F.	F. — F.	England, Wales. Angleterre, Galles.	Ireland. — Irlande.	Scotland. — Ecosse.	Canada.	United States. — Etats-Unis	Other Foreign Countries. — Autres pays étrangers.	Other British Possessions. — Autres Possess. Britanniques.	Baptists. — Baptistes.	Catholics. — Catholiques.	Church of England. — Eglise d'Angleterre.	Methodists. — Méthodistes.	Presbyterians. — Presbytériens.	Protestants. — Protestants.	Protestants. — Protestants.	Other denominations. — Autres confessions.	Moderate. — Modéré.	Immoderate. — Immodéré.					
7			3	4	1	11	1	3			8	6	5	4	1			8	18					
1					1	1	1					1	1	1				1	2					
2			2			1	1	1		1	1	3		1				2	1					
1						1	2					2	1					3						
1													1					2						
1				1		3					2		1	1			1	3	4					
2				2	1	7						1	3	1	3		1	5	3					
3			1	1		2	1				2	1	1	1				4	1					
1				2		5				1	2	1	1	2				2	5					
4			4	3	1	2	9	6		1	1	5	2	2				6	3					
7			6	9	2	39	6			1	8	14	7	5	5			10	10					
5			9	2		9	3			1	3	14	3		2			16	48					
																		7	16					
						1								1					1					
1	1		1	2	1	12				1	5	4		4	2			2	14					
2			5	4		15	6	1		1	14	8	3	2	3			11	20					
1			3	2	1	5					4				7			6	5					
3			3	1		14	2				10	5	5					7	13					
			2	1			8				5		1				3	3	8					
1			2		1	7	1		2		4	3	5	1	1			11	2					
1			1			3	1					1	4						4					
						1								1				1						
129	31	7	128	171	46	599	114	12	2	34	373	213	176	142	80	9	510	532						
							2					2					1	1						
2			1			3	4	1		1	1		1	3	3		5	1						
1						1											1							
10	1	1	12	4	2	21	2			3	10	14	7	2	8		25	17						
		1	3		1	4	1				1	2	1	2	3		6	3						

TABLE II. **Province of Ontario—OFFENCES TRIED SUMMARILY.**
(BY CONSENT.)—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.	Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.					SENTENCE. COMMITTED TO GAOL. — EMPRISONNÉS.			
			Total	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidivé.	For trial. Sur accusation.	With the option of a fine. Sur option entre la Prison et l'amende.	No option. — Sans opt'n		
									Under one year. Moins d'un an.	One year and over. Un an et plus.	With Hard Labour. Aux Travaux forcés.
Arson.....	20	13	7	7					2	1	
Accessory to Arson.....	1		1	1							
4 Incendiarism.....	2	2									
Wounding Horses and Cattle.....	3		3	3					1		1
Malicious Injury to Property.....	17	8	9	9				5	3		
Mak'g, hav'g & utter'g co't'Pt Coin.....	9	3	6	5	1			3	2		1
5 Forgery and Uttering.....	17	13	4	4					1		
Uttering uncurrent Money.....	1		1	1					1		
Breach of Revenue Laws.....	7		7	7				5	2		
Conspiracy.....	3	2	1	1					1		
Conspiring to Break Gaol.....	1		1	1							
Escape from Prison.....	9		9	7	1	1			2		3
Carrying Fire arms.....	7	1	6	6				4	2		
6 Riot and Breach of the Peace.....	1	1									
Attempt at Suicide.....	3		3	3					3		
Threats.....	3		3	3							
Attempt to commit a felony.....	1		1	1							1
Felonies not oth'wise denominated.....	26	14	12	12					7		3
Misdemeanors not incl'd in above.....	12	6	6	6				3	2		
Lunacy.....	4										
Totals.....	2830	1222	1604	1510	53	41		163	910	30	213

Province of Quebec.

Shooting at, Stabb'g, Wound'g, &c.....	15	10	5	5				1	2		
Endanger'g life of passeng's on R'y.....	2	1	1	1					1		
Presenting Fire-arms.....	1		1	1				1			
Not providing for Family.....	4	1	3	3					2		
Bigamy.....	1		1	1					1		
Abduction.....	1	1									
1 Bestiality.....	2	1	1	1							
Attempt to commit Bestiality.....	1		1	1							
At't to carn'y know girl of v'nd'r yrs.....	1		1	1							1
Indecent Assault.....	7	4	3	3				2			
Aggravated Assault.....	62	9	53	53				31	19	2	1
Ass't on & Obstruct'g Peace Offic.....	94	11	83	65	11	7		64	19		
Assault and Assault and Battery.....	7	1	6	6				3	3		

TABLE II. **Province of Ontario—OFFENCES TRIED SUMMARILY**
(By Consent)—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.					AGES.					
	Unable to read.	Incapable de lire.	Unable to write.	Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.	Under 16 years. Moins de 16 ans.	16 years and under 21. 16 ans et moins de 21.	21 years and under 49. 21 ans et moins de 40.	M. H.	F. F.
4 Incendier une maison habitée	1	1	6	1	1	1	1	3	1		
Complice d'un incendiaire											
Incendier un bâtiment inhabité	1	1	2	1	1	1	3	3			
Blessar des chevaux et des bestiaux	1	2	7	2	3	3	4	4			
Dégâts malicieux à la propriété	1	1	5	1	1	1	2	2			
Fabrication et circulation de fausse monnaie			4				1	1			
5 Faux et circulation			1								
Circulation de monnaie non autorisée			5				1	4			
Contravention aux lois du Revenu											
Conspiration			1								
Tramer une évasion			6				1	7			
S'échapper de prison	2	2	2				1	1			
Port d'armes à feu			1								
6 Emeute et rupture de paix	1	1	1								
Tentative de suicide			3								
Menaces			1								
Tentative de félonie			2								
Crimes non spécifiés	3	3	9				1	5			
Délits non compris ci-dessus			4								
Folie	1	1	3								
Totals	318	374	1055	13	237	16	226	39	622	72	

Province of Quebec,

1 Usage d'armes avec intention de mutiler	3	3					3	2			
Comprom. la sûreté des passag. sur les ch. de fer											
Diriger une arme à feu sur une personne											
Négliger de pourvoir aux besoins de sa famille		1									
Bigamie	1	1									
Enlèvement d'une femme											
12 Bestialité							1				
Tentative de bestialité											
Tenter de connaître charnellement. une jeune fille											
Attentat contre la pudeur											
Voies de fait graves	4	8	3				7	12	1		
Opposit. et voies de fait cont. un officier de paix	10	11	19	1	1		13	41			
Voies de fait ordinaires			1								

Province d'Ontario—OFFENSES JUGÉES SOMMAIREMENT. TABLEAU II.
(PAR CONSENTEMENT)—*Fin.*

AGES.		BIRTH PLACES.										RELIGIONS.										USE OF LIQORS.		
		LIEUX DE NAISSANCE.																				USAGE DES LIQUEURS.		
40 years and over.	40 ans et au-dessus.	BRITISH ISLES.										Baptists.	Catholics.	Church of England.	Eglise d'Angleterre.	Methodists.	Presbyterians.	Presbytériens.	Protestants.	Protestants.	Other denominations.	Autres confessions.	Moderate.	Modéré.
		Not given — Non-donnés.	England, Wales. Anglet., Galles.	Ireland.	Irlande.	Scotland. Ecosse.	Canada.	United States. Etats-Unis.	Other Foreign Countries. Autres pays étrangers.	Other British Possessions. Autres Possess. Britanniques.														
2				1	1	3	2			1		2	2	1	2							2	5	
1				1			2				1	1	1									2	1	
1			2	2		2	2	1			2	5	1		2							7	1	
1				1		3	1				1	1	1	1	1							5	1	
				1		4	1							1								2	2	
															5							1	1	
			1	3		3	2						2	3	1	1						1	7	
						2									2							2	1	
3			2	1		1	1							2		1						1	2	
2			1			1	1						1	1	1							1	2	
4	1			1	1	6	1	3			1				1	2	1					7	5	
2			3			1	1						6		1	2						3	1	
		2	2		1	1								3								4		
203	34	11	198	220	63	314	174	22	5	48	508	317	243	191	127	15	695	767						

Province de Quebec.

					4		1			5												2	1
				1						1												1	
					2					1													1
					1					1												1	
						1					1												
						1					1												
1						1					1												
						1					1												
3				8		32					26										1	8	3
8		4	6	10	1	53	1	2		1	36	1									9	17	18
		1		1		3		1			2		1								2		1

TABLE II. **Province of Quebec—OFFENCES TRIED SUMMARILY.**
(BY CONSENT.)—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.		Persons Charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.						SENTENCE.			
				Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For Trial.	Sur accusation. Sur option of a Fine. Sur option entre la Prison ou l'amende.	COMMITTED TO GAOL. EMPRISONNÉS.			
										No option. Sans opt'n			
										Under one year. Moins d'un an.	One year and over. Un an et plus.	With hard Labour, Aux Travaux forcés.	
1	Robbery	23	4	19	18	1				12	3		
	Burglary	6	4	2	2					1			
2	Attempt at Burglary	2		2	2					2			
	House & Shop Break'g & Larceny ..	22	4	18	18					6			
	House Breaking	5	2	3	3					2			
	Horse Stealing	12	4	8	8					1			
	Cattle Stealing	5	1	4	4					1			
	Sheep Stealing	3		3	3					1			
	Larceny from dwelling	1		1	1								
	Larceny from the person	17	5	12	12					3		4	
3	Larceny	690	141	549	540	6	3		24	410	11	14	
	Stealing a Post Letter	4		4	4								
	Receiving Stolen Goods	14	6	8	8					8			
	Bring'g Stolen Goods into Canada ..	1		1	1								
	Embezzlement	6		6	6					4			
	Fraud and False Pretences	31	20	11	11				1	8			
	Incendiarism	1	1										
4	Attempt at Arson	1	1										
	Shooting a Horse	1	1										
	Damage to property	3	2	1	1					1			
5	Forgery	1	1										
	Mak'g, hav'g & utter'g count't mon. ..	3		3	3					2			
	Conspiracy	1	1										
6	Breaking gaol	1		1	1								
	Forcible Detainer	2	2										
	Misdemeanors not incl'd in above ..	1		1	1								
Totals		1055	239	816	788	13	10		127	509	16	20	

Province of New Brunswick.

1	Attempting to Shoot	3	2	1	1				1			
	Aggravated Assault	4	1	3	3				2			
	Assault on & resist'g Peace Officer ..	27	4	23	23				20		1	
2	Robbery	2	2									
	House and Shop Breaking	3		3	3					3		
3	Larceny	161	97	64	56	5	3		4	19		
	Embezzlement	1	1									
Totals		201	107	94	86	5	3		27	22	1	

Province de Québec—OFFENSES JUGÉES SOMMAIREMENT. TABLEAU II.
(PAR CONSENTEMENT.)—*Fin.*

SENTENCE.					RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE.	
PENITENTIARY.																ÉTAT CONJUGAL.	
PÉNITENTIAIRE.																	
Under two years. Moins de 2 ans.	Two years and under Five. 2 ans et moins de 5.	Five years and over. 5 ans et plus.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatories. Envoyé à la Prison de Réforme.	Cities and Towns. Villes et villages.	Rural Districts. Districts ruraux.	Agricultural. Agriculteurs.	Commercial. Commerçants.	Domestic. Serveiteurs.	Industrial. Industriels.	Professional. Professions libérales.	Laborers. Journaliers.	Married. Marié.	Widowed. Veuve.	Single. Célibataire.		
4	1				13	6				3		14	5	1	13		
1					2					1		1			2		
					2					1		1			2		
9				2	17	1		1		3		13	4	2	12		
				1		1						1			2		
6	1				6	1			1	3		3	3		4		
3					3	1				2		2	3	1			
2						3						3	2		1		
1					1							1	1				
3	1			1	12					1		5	4	2	6		
40	2			29	476	62	9	17	25	39	1	368	78	7	446		
	2			2	4			1				3			4		
					8					1		6	1		7		
	1			1	1			1				1	1				
		1			2	6				3		3	2		4		
				2	6	4		2		1		6	5		4		
						1							1				
	1				2	1						3			3		
						1						1			1		
				1	1					1							
74	8			40	684	98	13	35	33	86	3	501	153	14	564		

Province du Nouveau-Brunswick.

1				1		1						1
2				3		1				1		2
				23		6		2		14	3	20
				3		1						3
41				60	4	7	2	6		30	13	50
44				90	4	15	3	8		45	17	76

TABLE II. **Province of Quebec—OFFENCES TRIED SUMMARILY**
(By Consent)—*Concluded.*

OFFENCES. CRIMES ET DELITS.		EDUCATIONAL STATUS. EDUCATION.					A G E S .					
		Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.		Under 16 years.	16 years and under 21.	21 years and under 40			
							Moins de 16 ans.	16 ans et moins de 21.	21 ans et moins de 40.			
							M. F.	M. F.	M. F.			
							H. F.	H. F.	H. F.			
	Vol	8	8	5		1		7		4		
	Vol de nuit avec effraction.....							1		1		
2	Tentative de vol avec effraction.....					1				1		
	Bris de maison, de magasin et larcin.....	1	1	1		1				11	1	
	Bris de maison			2		1						
	Vol de chevaux	1	1	1				1		3		
	Vol de bétail.....							1		3		
	Vol de moutons.....	1	1	2						3		
	Larcin dans une demeure.....							1		1		
	Larcin sur la personne.....	1	1	1		1		1		3	2	
3	Larcin.....	92	105	63	4	21		37	5	84	7	
	Voler une lettre.....			1		2				1		
	Recel d'objets volés			1				1		1		
	Apporter en Canada des effets volés									1		
	Abus de confiance			1		1				3		
	Fraude et faux prétextes.....	6	6	1		1		2		1		
	Incendier un bâtiment inhabité.....			1		1						
4	Tentative d'incendie.....											
	Tuer un cheval.....										1	
	Dégât à la propriété											
5	Faux											
	Fabriquer et circuler de l'argent contrefait.....			1						1		
	Conspiration											
6	Bris de prison.....			1						1		
	Détenir de force											
	Delits non compris ci-dessus.....	1	1			1						
	Totaux	129	148	104	5	32		75	5	183	12	

Province of New Brunswick.

	Usage d'armes à feu avec intention de tuer.....			1						1		
1	Voies de fait graves			3				1		1	1	
	Oppos. et voies de fait contre un officier de paix	1	1	19	1			7		16		
2	Vol			3		2				1		
	Bris de maison et de magasin.....											
3	Larcin	19	20	42		8	3	21		19	2	
	Abus de confiance											
	Totaux	20	21	68	1	10	3	29		33	3	

Province de Quebec—OFFENSES JUGÉES SOMMAIREMENT TABLEAU II.
(PAR CONSENTEMENT) — *fin.*

AGES.		BIRTH PLACES.		RELIGIONS.		USE OF LIQUORS.	
		LIEUX DE NAISSANCE.				USAGE DES LIQUEURS.	
40 years and over.	40 ans et au-dessus.	Not given. — Non donné.		BRITISH ISLES.			
		ILES BRITANNIQUES.					
M.	F.	England, Wales, Anglet., Galles.	Ireland.	Scotland, Ecosse.	Canada.	United States, Etats-Unis.	Other Foreign Countries, Autres pays étrangers.
H.	F.					Other British Possessions, Autres Possess. Britanniq.	Baptists, Baptistes.
1	2						Catholics, Catholiques.
1	2			2	17		Church of England, Eglise d'Angleterre.
2	2			2	2		Methodists, Méthodistes.
3	2	2	5	2	8		Presbyterians, Presbytériens.
4	1	1			1		Protestants, Protestants.
5	1		1		6		Other denominations, Autres confessions.
6	1				4		Moderate, Modéré.
7	1				3		Immoderate, Immodéré.
8	1	3			1		
9	3	2			6		
10	5	64	82	14	383	5	8
11			2	2	2		1
12			2	6			
13			1				
14		1			5		
15		1			7	2	
16							
17				1			
18						2	
19					1		
20							
21							
22							
23							
24							
25							
26							
27							
28							
29							
30							
31							
32							
33							
34							
35							
36	7	71	55	116	21	556	8
37							14
38							1
39							1
40							608
41							8
42							2
43							116
44							1
45							159
46							96

Province du Nouveau-Brunswick.

				1		3			2	1		1				1
			2			19	1	1		14	2	1		6		3
						3				2	1				2	1
8	2		4	3		50	5		1	37	8	4	1	6	23	41
8	2		6	4		75	6	1	1	10	54	11	5	2	28	48

TABLE II. **Province of Nova Scotia—OFFENCES TRIED SUMMARILY.**
(By Consent.)

OFFENCES — CRIMES ET DÉLITS.	Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS.				SENTENCE.			
			CONDAMNATIONS.				COMMITTED TO GAOL.			
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For Trial. Sur accusation.	With the option of a Fine. Sur option entre la Prison ou l'amende.	No option. Sans option.	With Hard Labour. Aux Travaux forcés.
1 { Cruelly beating a child.....	1	.....	1	1	.....	.....	.....	1	.....	.....
1 { Wife Beating.....	1	.....	1	1	.....	1	.....	1	.....	.....
1 { Presenting Fire arms.....	1	.....	1	1	.....	.....	.....	1	.....	.....
1 { Assault on & obstruct'g Peace Officer.....	10	1	9	9	.....	.....	.....	9	.....	.....
3 { Larceny from the Person.....	1	.....	1	1	.....	.....	.....	1	.....	.....
3 { Larceny.....	205	86	119	118	1	.....	.....	90	22	1
3 { Receiving Stolen goods.....	5	1	4	2	.....	2	.....	2	.....	2
3 { False Pretences.....	1	.....	1	1	.....	.....	.....	1	.....	.....
Totals.....	225	88	137	133	1	3	.....	104	24	3

Province of Prince Edward Island.

1—Assault on & obstruct'g Peace Officer.....	8	.....	8	8	.....	.....	.....	8	.....	.....
3 { Larceny from the Person.....	1	.....	1	1	.....	.....	.....	.....	.....	1
3 { Larceny.....	37	17	20	17	3	.....	.....	2	1	17
Totals.....	46	17	29	26	3	.....	.....	10	1	18

Province of Manitoba.

1 { Assault with intent to Rape.....	1	.....	1	.....	1	.....	.....	1	.....	.....
1 { Resisting a Peace Officer.....	2	2	.....	.....	.....	.....	.....	.....	.....	.....
2 { Burglary.....	3	1	2	1	.....	1	.....	1	.....	.....
2 { Horse Stealing.....	3	.....	3	3	.....	.....	.....	.....	.....	3
3 { Larceny.....	35	23	12	10	2	.....	.....	8	.....	1
3 { Receiving Stolen goods.....	1	.....	1	1	.....	.....	.....	1	.....	.....
1 { Embezzlement.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....
1 { False Pretences.....	5	3	2	2	.....	.....	.....	2	.....	.....
6—Riot.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	52	31	21	17	3	1	.....	13	.....	4
Grand Totals.....	1,401	1,704	2,701	2,560	83	58	.....	431	1,479	47

Province de la Nouvelle-Ecosse—OFFENSES JUGÉES SOMMAIREMENT. TABLEAU II.
(PAR CONSENTEMENT.)

SENTENCE.					RESI- DENCE.	OCCUPATIONS.							CONJUGAL STATE. ÉTAT CONJUGAL.																																																																																																																	
PENITENTIARY. PÉNITENTIAIRE.						Cities and Towns. Villes et Villages. Rural Districts. Districts ruraux. Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.	Agricultural. Agriculteurs. Commercial. Commerçants. Domestic. Serviteurs. Industrial. Industriels. Professional. Professions libérales. Labourers. Journaliers. Married. Marié. Widowed. Veuvage. Single. Célibataire.																																																																																																																
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Envoyé à la Prison de Réforme.

TABLE II. **Province of Nova Scotia—OFFENCES TRIED SUMMARILY**
(By consent).

OFFENCES, — CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.				AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Élémentaire.	Supérieur. Supérieure.	Under 16 years. Moins de 16 ans.	16 years and under 21. 16 ans et moins de 21.	21 years and under 40. 21 ans et moins de 40.			
					M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
1 { Batte un enfant cruellement.....										
Voies de fait contre sa femme.....										
Diriger une arme à feu sur une personne.....			1							
Oppos. et voies de fait contre un officier de paix.....									1	
3 { Larcin sur la personne.....										
Larcin.....	8	8	11		4	7		9		
Recel d'objets volés.....	2	2	2		1	1		2		
Faux prétextes.....			1					1		
Totaux.....	10	10	15		5	8		13		

Province of Prince Edward Island.

1—Oppos. et voies de fait contre un officier de paix.....			7				2		4	
3 { Larcin sur la personne.....	1	1							1	
Larcin.....	10	10	10		8		6		6	
Totaux.....	11	11	17		8		8		11	

Province of Manitoba.

1 { Voies de fait avec intention de viol.....										
Opposer un officier de paix.....										
—Vol de nuit avec effraction.....										
{ Vol de chevaux.....	1	1							1	
Larcin.....	4	4	4						4	
Recel d'objets volés.....										
Abus de confiance.....										
Faux prétextes.....			1						1	
—Émeute.....										
Totaux.....	5	5	5						6	
Grands totaux.....	493	569	1,264	19	92	19	346	41	373	87

Province de la Nouvelle-Ecosse—OFFENSES JUGÉES SOMMAIREMENT TABLEAU II.
(PAR CONSENTEMENT).

AGES.		BIRTH PLACES.										RELIGIONS.										USE OF LIQUORS.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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Province de l'île du Prince-Edouard.

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						1					1						1	
				1		18			1		15				5		3	17
				1		27			1		18	3	1		7		9	19

Province de Manitoba,

						1					1							1
4						6	2				1			3	4		1	7
				1							1							1
4				1		7	2			1	3			3	4		1	9
256	43	93	260	343	84	1502	192	37	8	61	1200	339	251	198	278	16	907	944

SUMMARY CONVICTIONS

AND

PRELIMINARY EXAMINATIONS.

TABLE III.

CONVICTIONS SOMMAIRES

ET

EXAMENS PRÉLIMINAIRES.

TABLEAU III.

TABLE III. **Province of Ontario**—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.

OFFENCES.				CONVICTIONS.				SENTENCE.	
CRIMES ET DÉLITS.				CONdamnATIONS.				Committed to Gaol.	
								Emprisonnés.	

TABLEAU III.

SENTENCE.			RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. ÉTAT CONJUGAL.			
COMMITTED TO GAOL. EMPRISONNÉS.				Under one year. Moins d'un an. One year and over. Un an et plus. With Hard Labour. Aux Travaux forcés. Under two years. Moins de 2 ans. PÉNITENTIAIRE.	No option. Sans option.	Agricultural. Agriculteurs.	Commercial. Commerçants.	Domestic. Serviteurs.	Industrial. Industriels.	Professional. Professions libérales.	Laborers. Journaliers.	Married. Marié.	Widowed. Veuve.	Single. Célibataire.			
1	66	3	15												1	11	1	763	165	90	88	70	191	18	404	463	17	472
3	15	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2	16	2	3	2	3	2	5	4	15	27	76	48	5	114			

TABLE III. **Province of Ontario—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.**

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.				AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.	Under 16 years. Moins de 16 ans.	16 years and under 21 — 16 ans et moins de 21.	21 years and under 40. — 21 ans et moins de 40.			
								M. — H.	F. — F.	
Meurtre.....
Infanticide.....
Homicide non-prémédité.....
Tentative de meurtre.....
Viol.....
Usage d'armes avec intention de mutiler.....
Administrer des drogues nuisibles et vénéneux.....
Tentative d'avortement.....
Enlèvement d'une femme.....
Bigamie.....
1 Complice dans un cas de bigamie.....	1	.....	.....	.....	.....	.....	.....	.....
Diriger une arme à feu sur une pers. av. int. de meurtre.....	1	.....	.....	.....	.....	.....	.....	1
Négliger de pourvoir aux besoins de sa famille.....
Interrompre une assemblée.....	1	7	.....	5	3	.....	.....	.....	.....
Assaut criminel sur un enfant.....
Battre cruellement un enfant.....
Voies de fait avec int. de commettre une félonie.....
Voies de fait graves.....
Attentats contre la pudeur.....
Opposition et voies de fait cont. un offic. de paix.....	1	1	.....	.....	.....	.....	.....	1	.....	.....
Voies de fait ordinaires.....	172	189	746	19	38	5	109	9	508	38
Diverses offenses contre la personne.....
Vol de grand chemin.....
Vol.....
Vol de nuit avec effraction.....
Tentative de vol de nuit avec effraction.....
Avoir des outils de voleur en sa possession.....
Bris de maison et de magasin.....
Entrée de force.....
Vol de chevaux.....
Larcin sur la personne.....
Larcin.....
Recel d'objets volés.....
3 Abus de confiance.....
Fraude et faux prétexte.....
Petit vol.....	4	7	11	1	13	.....	.....	.....	3	.....
Appropriation illégale de propriété.....
Apporter en Canada des effets volés.....
4 Incendier une maison habitée.....	34	38	122	1	28	27	.....	78	14	.....
Dégât à la propriété.....
5 Faux et circulation.....
Fabrication et circulation d'argent contrefait.....

TABLE III. **Province of Ontario**—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.—*Continued.*

OFFENCES. CRIMES ET DÉLITS.	Persons Charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. CONDAMNATIONS.					SENTENCE.	
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Retired. Récidive.	For Trial. Sur accusation.	Committed to Gaol. Emprisonnés.	
								With the option of a Fine. Sur option entre la prison ou l'amende.	
Drunk and Drunk and Disorderly	7933	2818	5115	4760	104	251	.....	4,898	
Breach of Liquor Laws	1491	323	1168	1091	27	50	.....	1,122	
Breach of Municipal By-laws	1273	410	863	827	15	21	.....	849	
Breach of Municipal Acts	426	67	359	348	3	8	.....	352	
Breach of Fishery Act	72	3	69	69	.....	.....	.....	69	
Breach of Marine Laws	2	.....	2	2	.....	.....	.....	2	
Breach of Game Laws	29	2	27	27	.....	.....	.....	27	
Breach of Railway Act	2	1	.....	.....	.....	.....	1	.....
Breach of Public School Laws	4	1	3	3	.....	.....	.....	3	
Breach of Election Laws	4	.....	1	1	.....	.....	3	.....
Breach of Revenue Laws	5	2	1	1	.....	.....	2	.....
Breach of Weights and Measures Act	1	.....	1	1	.....	.....	.....	1	
Breach of the Peace	416	90	326	313	3	10	.....	314	
Perjury and Subornation of Perjury	28	16	.....	.....	.....	.....	12	.....
Practising Medicine without License	21	1	20	20	.....	.....	.....	20	
Practising Midwifery without License	8	3	5	5	.....	.....	.....	5	
Practising Dentistry without License	6	.....	6	6	.....	.....	.....	5	
Keeping a Gambling House	8	.....	8	8	.....	.....	.....	8	
Gambling	23	6	17	17	.....	.....	.....	17	
Keeping a House of Ill-fame	122	23	97	89	4	4	2	77	
Inmates and Frequenters of Houses of Ill-fame	202	40	162	153	5	4	.....	141	
Keeping Disorderly House	44	12	32	28	.....	4	.....	25	
Inmates and Frequenters of Disorderly Houses	128	63	65	64	.....	1	.....	64	
Indecently exposing the Person	45	12	33	33	.....	.....	.....	30	
Profane and Obscene Language	201	37	164	162	.....	2	.....	157	
Threatening and abusive Language	876	153	721	700	13	8	2	519	
6 Laying down Explosive Substances	1	.....	.....	.....	.....	.....	1	.....
Carrying Unlawful Weapons	88	10	75	72	2	1	3	54	
Selling Poison Unlawfully	4	.....	4	4	.....	.....	.....	4	
Putting out Poisonous bait	3	.....	3	3	.....	.....	.....	3	
Detaining a Letter as Postmaster	1	.....	.....	.....	.....	.....	1	.....
Non registration of Births, Marriages and Deaths	9	.....	9	9	.....	.....	.....	9	
Prison Breaking	1	.....	.....	.....	.....	.....	1	.....
Rescuing and attempts to rescue Prisoners	7	4	3	3	.....	.....	.....	3	
Refusing to aid Peace Officer	5	.....	5	5	.....	.....	.....	.....
Killing insectivorous birds	1	.....	1	1	.....	.....	.....	1	
Violence, threats and molestation	5	2	3	3	.....	.....	.....	1	
Removing line fence	2	.....	2	2	.....	.....	.....	2	
Contempt of Court	13	2	11	8	1	2	.....	9	
Cruelty to animals	102	14	88	87	.....	1	.....	87	
Attempting to commit Suicide	4	1	1	1	.....	.....	2	.....
Profanation of the Sabbath	64	16	48	48	.....	.....	.....	46	
Master and Servant	588	75	513	504	3	6	.....	509	

**Province d'Ontario—CONVICTIONS SOMMAIRES ET EXAMENS TABLEAU III.
PRÉLIMINAIRES.**

SENTENCE.					RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. — ETAT CONJUGAL.								
COMMITTED TO GAOL.																								
EMPRISONNÉS.																								
No option. Sans option.																								
Under one year.	Moins d'un an.	One year and over.	Un an et plus.	With Hard Labour.	Aux Travaux forcés	PENITENTIARY. Moins de 2 ans.	PÉNITENTIAIRE.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatories.	Envoyé à la Prison de Réforme.	Cities and Towns.	Villes et Villages.	Rural Districts.	Districts ruraux.	Agricultural. Agriculteurs.	Commercial. Commerçants.	Domestic. Serviteurs.	Industrial.	Industriels.	Professional. Professions libérales.	Laborers. Journaliers.	Married. Marié.	Widowed. Veuvage.	Single. Célibataire.
151	32	4	5	11	1						3220	405	420	420	180	333	272	903	39	1690	1504	179	2057	
											405	515	55	6	63	167	129	4	59	346	29	84		
											515	89	89	85	161	55	114	23	133	460	28	142		
											102	28	28	21	36	14	14	1	43	56	2	70		
											6	1	1		2		2	2	1	2	5	2	2	
											2		3	1				2			2		2	
											1										1	3		

TABLE III. **Province of Ontario—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS—Continued.**

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.					A G E S .					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.		Under 16 years.	16 years and under 21	21 years and under 40.	M. H.	F. F.	M. H.
						Moins de 16 ans.	16 ans et moins de 21.	21 ans et moins de 40.			
						M. H.	F. F.	M. H.			
Ivresse et conduite désordonnée.....	545	603	3086	40	9	1	258	22	1723	268	
Contraventions aux réglem. des liqueurs fortes.....	21	25	399	9			13	1	206	25	
Contraventions aux lois municipales.....	77	83	481	23	7		38	7	258	9	
Contraventions aux actes municipaux.....	5	6	124	10	15		15	1	60		
Contraventions aux lois de pêche.....			7						4		
Contraventions aux lois de marine.....			2							2	
Contraventions aux lois de chasse.....	1	1	4				1			3	
Contraventions à l'acte des chemins de fer.....											
Contraventions aux lois des écoles publiques.....											
Contraventions aux lois d'élection.....											
Contraventions aux lois du revenu.....											
Contraventions à l'acte des poids et mesures.....											
Rupture de la paix.....	39	39	127		7		23			93	
Parjure et subornation de parjure.....											
Pratiquer la médecine sans licence.....			3	6						4	1
Pratiquer sans licence comme sage-femme.....											
Pratiquer sans licence comme dentiste.....											
Tenir une maison de jeu.....			1								
Brelander.....			6				2			2	
Tenir une maison de débauche.....	17	17	52				10			12	37
Habiter et fréquenter des maisons de débauche.....	20	22	100	1		1	6	6		27	47
Tenir des maisons désordonnées.....	11	13	15					1		2	14
Habiter et fréquenter des maisons désordonnées.....	2	2	61			3	4	5		18	19
Exposition indécente de la personne.....	3	4	9								9
Paroles profanes et obscènes.....	10	14	42				9	2		19	4
Menaces et injures.....	52	54	216	8	6	1	13	5		124	25
Placer des substances explosibles.....											
Port d'instruments illégaux.....	8	9	35	2	1		8			29	
Vendre du poison illégalement.....											
Placer des appâts empoisonnés.....											
Détenir une lettre comme maître de poste.....											
Déf. d'enregist. des naissances, mariages et décès.....				1						1	
Bris de prison.....											
Délivrance et tentative de déliv. d'un prisonnier.....	1	1	1				1			1	
Refuser d'assister un officier de paix.....											
Tuer des oiseaux insectivores.....											
Violence, menaces et molestations.....			3							3	
Déplacer une clôture.....											
Mépris de cour.....	2	2	6				1			4	1
Cruauté envers les animaux.....	1	1	27		3		1			13	
Tentative de suicide.....		1						1			
Profanation du sabbat.....	2	2	8		2					7	
Refus de salaire et désertion d'emploi.....	20	20	54	5			3			31	

**Province d'Ontario—CONVICTIONS SOMMAIRES ET
EXAMENS PRELIMINAIRES—Suite.**

TABLEAU III.

AGES.		BIRTH PLACES.										RELIGIONS.										USE OF LIQUORS.													
		LIEUX DE NAISSANCE.																				USAGE DES LIQUEURS.													
40 years and over.		BRITISH ISLES.																																	
40 ans et au-dessus.		ILES BRITANNIQUES.																																	
M.	F.	Not given. — Non données.		England, Wales, Anglet., Galles.		Ireland.		Scotland, Ecosse.		Canada.		United States, Etats-Unis.		Other Foreign Countries, Autres pays étrangers.		Other British Possessions, Autres Possess. Britanniq.		Baptists, Baptistes.		Catholics, Catholiques.		Church of England, Eglise d'Angleterre.		Methodists, Méthodistes.		Presbyterians, Presbytériens.		Protestants, Protestants.		Other denominations, Autres confessions.		Moderate, Modéré.		Immoderate, Immodéré.	
1099	201	26	670	1208	331	1437	173	60	5	42	1595	687	241	547	635	21	283	3368																	
182	34	29	83	156	27	167	18	16	1	11	134	130	50	72	61	1	375	86																	
262	35	8	121	127	39	282	28	17		3	175	122	73	53	179	3	523	84																	
33			9	18	6	84	10	2			37	17	15	15	43		111	19																	
3			1	1		5						3			4		6	1																	
1			2			3		1				2	1				2																		
			1														4	1																	
25	1	2	9	4	7	134	8			2	81	23	27	14	7	3	77	79																	
5			1	1	1	4	2		1		1	4		2	2		9	1																	
		3																																	
1							1																												
1			2		4		4				3		1				6																		
2	7	18	4		37	11	2			2	18	9	13	3	13	1	35	28																	
6	1	10	4	1	2	93	8	1		1	34	19	21	6	18		73	43																	
7	3	2	2	5	3	12	2	2			12	1			14		2	24																	
10	3	2	15	14	2	30		1			12	25	9	7	9	3	7	51																	
4		1	1	5		5	2				4	1	1	2	2	2	7	6																	
14	8	4	9	11	3	31	2				12	4	10	4	24		24	31																	
8	20	25	33	61	9	149	23	5		6	94	54	39	34	42	2	144	131																	
7	1		4	6	1	22	10	3			19	8	6	5	6	1	21	24																	
			1														1																		
							2																												
								1	2								3																		
3			2	2		4	1				3	3		1	1		4	4																	
9		2	2	3	1	16	4	1			8	7	5	2	6		18	9																	
1						1						1					1																		
43	5	3	6	5	7	56	7	2		2	31	14	18	10	6		69	12																	

TABLE III. **Province of Ontario**—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.

OFFENCES. CRIMES ET DÉLITS.	Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.						SENTENCE.	
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterate. Récidive.	For Trial.	Sur accusation.	Committed to Gaol.	Emprisonnés.
Disorderly conduct.....	1216	343	869	797	21	51	4	839		
Pool selling.....	3		3	3				2		
Vagrancy.....	1669	397	1271	1118	51	102	1	543		
Nuisance.....	32	11	20	19		1	1	20		
Trespass.....	609	111	498	493	3	2		450		
Libel.....	1	1								
Felonies not otherwise denominated.....	6	2					4			
Misdemeanors not included in the above.....	2	1					1			
Minor offences.....	396	61	334	326	5	3	1	269		
Lunacy.....	71	15								
Totals.....	22837	6,094	16,263	15,381	295	587	424	14,631		

Province of Quebec.

Murder.....	3						3			
Attempt to Commit Murder.....	2	2					1			
Manslaughter.....	1					1	1			
Shooting at Stabbing, Wounding, etc.....	11						11			
1 Sodomy and Bestiality.....	2	1					1			
Bigamy.....	1						1			
Disturbing Religious Worship.....	1		1	1					1	
Aggravated Assault.....	5	2					3			
Assault and Assault and Battery.....	1148	310	838	831	2	5		592		
Endangering life of Passengers on Railway.....	4						4			
2 Robbery.....	4						4			
Burglary.....	4						4			
Horse Stealing.....	1					1	1			
Cattle Stealing.....	4						4			
Larceny from the Person.....	1						1			
3 Larceny.....	24						24			
Larceny of Timber.....	3	2					1			
Petty Larceny.....	13	2	11	11				10		
Embezzlement.....	1	1								
False Pretences.....	1						1			
4 Damage to Property.....	158	50	108	106	1	1		107		
5 Forgery and Uttering.....	3						3			
Drunk and Drunk and Disorderly.....	1414	196	1218	1156	30	32		1018		
Breach of Liquor Laws.....	487	63	424	419		5		420		
Breach of Municipal By-laws.....	20	6	14	14				14		
Breach of Municipal Acts.....	43	7	36	36				36		

Province d'Ontario—CONVICTIONS SOMMAIRES ET EXAMENS
PRÉLIMINAIRES.

TABLEAU III.

SENTENCE.										RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. ÉTAT CONJUGAL.				
COMMITTED TO GAOL. EMPRISONNÉS.					PENITENTIARY. PÉNITENTIAIRE	Under two years. Moins de 2 ans.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatones. —	Envoyé à la Prison de Réformé. —		Cities and Towns. —	Villes et Villages. —	Rural Districts. —	Districts ruraux. —	Agricultural, Agriculleurs.	Commercial, Commerçants.	Domestic, Serveiteurs.	Industrial, Industriels.	Professionals. Professions libérales.	Laborers, —	Journaliers. —	Married, Marié.	Widowed, Veuve.	Single, —	Celibataire.
No option. Sans option.	Under one year. —	Moins d'un an. —	One year and over. —	Un an et plus. —																						With Hard Labour. —	Aux Travaux forcés.
	20	1	.....	.....	.....	.....	.....	.....	.....	564	65	37	70	25	144	12	275	185	8	458				
	519	154	.....	.....	.....	.....	.....	.....	.....	597	56	7	20	52	104	3	371	134	90	560				
	11	30	.....	.....	.....	.....	.....	.....	.....	135	21	4	10	10	47	2	74	32	3	146				
	12	3	.....	.....	.....	.....	.....	.....	.....	66	8	5	11	2	26	4	24	52	.....	25				
	932	3	227	.....	56	54	7,431	1,084	522	902	787	1,885	130	3,448	3,836	399	4,629							

Province de Quebec.

218	1	1	1	1	1	595	78	23	67	72	167	18	225	159	5	133													
1	4	4	4	4	4	85	12	1	7	1	18	36	13	1	23														
199	4	4	4	4	4	1043	42	25	129	93	231	27	430	137	40	236													
4	244	244	244	244	244	100	3	280	33	5	277	9	277	11	42														
	13	13	13	13	13	30	1	2	1	18	3	1	1	1	3														

TABLE III. **Province of Ontario—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS—Concluded.**

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.						AGES.					
	Unable to read	Incapable de lire.	Unable to write.	Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.	Under 16 years. Moins de 16 ans	16 years and under 21 16 ans et moins de 21.	21 years and under 40. 21 ans et moins de 40.			
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
	H.	F.	H.	F.	H.	F.	H.	F.	H.	F.	H.	F.
Conduite désordonnée	182	189	440	12	56	...	131	13	331	27		
Vente de poules.....	1	1	1	...	...	...	...	...	1	...	...	...
Vagabondage.....	249	264	518	1	30	15	41	31	255	86		
Nuisance.....	1	1	8	1	...	...	...	...	3	...	...	...
Empiètement.....	31	32	145	2	36	...	36	...	76	3		
Libelle .....	...	...	...	...	...	...	...	...	...	...	...	...
Crimes non spécifiés.....	...	...	...	...	...	...	...	...	...	...	...	...
Délits non compris ci-dessus.....	...	...	...	...	...	...	...	...	...	...	...	...
Petits délits non compris ci-dessus.....	8	8	70	1	1	...	5	...	39	4		
Folie.....	13	17	20	2	...	...	2	2	11	10		
Totaux	1534	1667	6958	145	257	26	750	116	3952	632		

Province of Quebec.

1	Meurtre.....	...	...	...	...	...	...	...	...	...	...	...
	Tentative de meurtre .....	...	...	...	...	...	...	...	...	...	...	...
	Homicide non-prémédité.....	...	...	...	...	...	...	...	...	...	...	...
	Usage d'armes avec intention de mutiler.....	...	...	...	...	...	...	...	...	...	...	...
	Sodomie et bestialité .....	...	...	...	...	...	...	...	...	...	...	...
	Bigamie .....	...	...	...	...	...	...	...	...	...	...	...
	Troubler le culte religieux.....	...	...	...	...	...	...	...	...	...	...	...
	Voies de fait graves .....	...	...	...	...	...	...	...	...	...	...	...
	Voies de fait ordinaires.....	40	46	117	12	8	102	5	238	46		
	Comprom. la vie des passagers sur les ch. de fer	...	...	...	...	...	...	...	...	...	...	...
2	Vol .....	...	...	...	...	...	...	...	...	...	...	...
	Vol de nuit avec effraction.....	...	...	...	...	...	...	...	...	...	...	...
	Vol de chevaux.....	...	...	...	...	...	...	...	...	...	...	...
	Vol de bétail .....	...	...	...	...	...	...	...	...	...	...	...
	Larcin sur la personne.....	...	...	...	...	...	...	...	...	...	...	...
3	Larcin .....	...	...	...	...	...	...	...	...	...	...	...
	Vol de bois.....	...	...	...	...	...	...	...	...	...	...	...
	Petit vol .....	...	...	...	...	...	...	...	...	...	...	...
	Abus de confiance.....	...	...	...	...	...	...	...	...	...	...	...
	Faux prétextes .....	...	...	...	...	...	...	...	...	...	...	...
4	Dégât à la propriété	13	13	4	...	...	10	...	38	10		
5	Faux et circulation .....	...	...	...	...	...	...	...	...	...	...	...
	Ivresse et conduite désordonnée.....	187	200	206	4	11	136	12	611	85		
	Contravention aux réglem. des liqueurs fortes..	29	34	189	2	...	1	...	56	9		
	Contravention aux lois municipales	1	1	5	...	1	...	...	...	...	...	...
	Contravention aux actes municipaux.....	1	1	...	...	...	6	...	17	...	...	...

TABLE III. **Province of Quebec—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS—Concluded.**

OFFENCES. CRIMES ET DÉLITS.	Persons Charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.					SENTENCE.	
			Total.	Unconvicted, 1st. Condamné, 1 ^{er} fois.	Unconvicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For Trial.	Committed to Gaol. — Emprisonnés.	With the option of a Fine. Sur option entre la Prison ou l'amende.
Breach of Game Laws.....	9	4	5	5				5	
Breach of Fishery Act.....	5	2	3	3				3	
Breach of the Peace.....	5		5	5				5	
Threatening and abusive Language.....	103	26	77	64	12	1		67	
Keeping House of ill fame.....	56	4	52	51	1			21	
Inmates and frequenters of House of ill fame.....	204	38	166	166				82	
Keeping Disorderly House.....	31	13	18	18				8	
Inmates and frequenters of Disorderly House.....	33	11	22	22				3	
Indecent Exposure of the Person.....	30	2	28	28				12	
Refusing Constable admission to Tavern.....	3	1	2	2				2	
Rescuing and Attempting to rescue Prisoner.....	7		7	3	4			7	
Harbouring Persons Escaped from gaol.....	3	3							
Administering Drugs without License.....	1	1							
Illegal use of Poison.....	1		1	1				1	
Refusing wages and Discharging Seamen.....	4	3	1	1				1	
Deserting Ship and Refusing duty.....	298	194	104	104					
Master and Servant.....	5	3	2	2				1	
Capture of insectivorous birds.....	4		4	4				4	
Carrying unlawful weapons.....	35		32	29	2	1	3	27	
Contempt of Court.....	4	1	3	3				1	
Cruelty to animals.....	60	8	52	52				47	
Attempt to Commit Suicide.....	1						1		
Disorderly Conduct.....	415	56	359	347	6	6		270	
Vagrancy.....	1120	111	1009	953	25	31		718	
Nuisance.....	4	2	2	2				2	
Perjury.....	1	1							
Trespass.....	19	3	16	13	3			16	
Riot.....	14	5					9		
Minor Offences.....	27	6	21	20	1			16	
Lunacy.....	8	1							
Totals.....	5869	1141	4641	4472	87	82	80	3517	

Province of New Brunswick.

Attempt to Murder.....	1						1
Stabbing and Wounding.....	4	2					2
Assault with intent to do bodily harm.....	2						2
Carnally knowing a girl of tender years.....	1	1					
Abduction.....	1	1					

Province de Quebec—CONVICTIONS SOMMAIRES ET EXAMENS
PRELIMINAIRES—Fin.

TABLEAU III.

SENTENCE.				RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. — ÉTAT CONJUGAL.	
COMMITTED TO GAOL. — EMPRISONNÉS.																
No option. — Sans option.																
Under one year. — Moins d'un an.	One year and over. — Un an et plus.	With hard Labour, — Aux Travaux forcés.	PENITENTIARY. — Moins de 2 ans. PÉNITENTIAIRE.		Cities and Towns. — Villes et villages.	Rural Districts. — Districts ruraux.	Agricultural. — Agriculteurs.	Commercial. — Commerçants.	Domestic. — Serveiteurs.	Industrial. — Industriels.	Professional. — Professions libérales.	Labourers. — Journaliers.	Married. — Marié.	Widowed. — Veuvage.	Single. — Célibataire.	
.....	5	3	.....	.....	1	.....	1	.....	5	.....	.....
.....	3	1	.....	.....	1	.....	1	.....	.....	.....	.....
2	74	3	1	18	6	8	1	24	35	4	38	
29	43	.....	.....	.....	.....	.....	.....	5	9	1	22	
78	5	157	.....	.....	1	4	13	.....	30	4	4	75	
10	11	.....	.....	1	1	1	.....	1	5	.....	2	
19	18	.....	.....	.....	1	1	.....	1	2	.....	1	
16	24	.....	.....	3	3	9	1	8	.....	.....	3	
.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	6	.....	.....	1	.....	1	.....	5	1	.....	6	
.....	
84	27	1	.....	104	.....	.....	.....	.....	9	1	86	
.....	2	.....	1	.....	1	.....	.....	.....	.....	1	
5	3	1	1	1	.....	1	.....	2	1	.....	3	
.....	29	2	.....	6	1	10	1	12	3	.....	15	
5	3	.....	.....	1	.....	.....	.....	2	.....	.....	3	
.....	38	8	3	12	20	5	.....	5	8	.....	5	
71	17	337	6	2	30	16	31	2	123	47	4	
270	20	863	18	3	93	88	205	8	260	70	22	
.....	2	.....	.....	.....	1	.....	.....	.....	1	.....	1	
.....	13	2	.....	5	.....	3	.....	5	6	1	8	
.....	19	1	1	4	2	2	.....	8	7	1	12	
.....	7	3	4	.....	1	.....	1	.....	1	2	.....	4	
1021	7	44	3687	294	73	769	363	725	60	1196	815	95	

Province du Nouveau-Brunswick.

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.....

TABLE III. Province of Quebec—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.				AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.	Under 16 years.	16 years and under 21.		21 years and under 40.		
					Moins de 16 ans.	16 ans et moins de 21.		21 ans et moins de 40.		
	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
Contraventions aux lois de chasse.....	2	2								
Contraventions aux lois de pêche.....	1	1	3					4		
Rupture de la paix.....	10	20	45			5	1	33	5	
Menaces et injures.....	5	5	5					2	15	
Tenir des maisons de débauche.....	8	10	8		6	4	9	29	46	
Habiter et fréquenter des maisons de débauche.....	6	6					1	2	4	
Tenir des maisons désordonnées.....	2	2						5	10	
Habiter et fréquenter des maisons désordonnées.....	2	2			1	3		9	3	
Exposition indécente de la personne.....	2	2								
Refuser d'admettre un constable dans un cabaret.....	2	2	5			1		6		
Délivrance d'un prisonnier et tentatives de.....										
Recéder des échappés de prison.....										
Prescrire des drogues sans licence.....										
Usage illégal de poison.....										
Refus de salaire et décharge de marins.....	13	15	79	1	16			70		
Désertion et refus de devoir sur vaisseau.....	1	1						1		
Refus de salaire et désertion d'emploi.....										
Prendre des oiseaux insectivores.....	4	4	12	4	6			15		
Port d'instruments illégaux.....			2					1		
Mépris de cour.....	2	2	8	1	11			19		
Cruauté envers les animaux.....										
Tentative de suicide.....	53	56	62	1	46	2		97	16	
Conduite désordonnée.....	159	168	110	1	47	8	210	33	376	119
Vagabondage.....	2	2								
Nuisance.....										
Parjure.....	5	5	10			2		8	1	
Empiètement.....										
Émeute.....	5	6	13	4	4			5	1	
Petits délits.....	2	3	2			1		1	1	
Folie.....										
Totaux.....	564	607	885	19	79	14	564	63	1644	371

Province of New Brunswick.

Tentative de meurtre.....										
Poignarder, blesser.....										
Voies de fait avec int. de faire des lésions corpor.										
Connaître charnellement une jeune fille.....										
Enlèvement d'une femme.....										

Province de Quebec—CONVICTIONS SOMMAIRES ET EXAMENS TABLEAU III.
PRÉLIMINAIRES—Fin.

AGES.			BIRTH PLACES.										RELIGIONS.										USE OF LIQUORS.	
			LIEUX DE NAISSANCE.																				USAGE DES LIQUEURS.	
40 years and over.			Not given—Non-donnés.	BRITISH ISLES.				Canada.	United States.	Other Foreign Countries.	Other British Possessions.	Baptists.	Catholics.	Church of England.	Methodists.	Presbyterians.	Protestants.	Other denominations.	Moderate.	Immoderate.				
M.	F.	F.		England, Wales.	Ireland.	Scotland.	Other British Possessions.																	
H.	F.	F.	England, Wales.	Ireland.	Scotland.	Other British Possessions.	Canada.	United States.	Other Foreign Countries.	Other British Possessions.	Baptists.	Catholics.	Church of England.	Methodists.	Presbyterians.	Protestants.	Other denominations.	Moderate.	Immoderate.					
1								4		1			5						2					
14	3	8		3	7	1	66	3					2											
1	2	25		1	2	1	34	2		2			70	1		1	5	48	1	4				
	5	42		7	14	4	131	5		1			29				3	8		2				
2	1	4		1	4		6						74				9	15	3					
	4	2		1	14		5						6				1	2	1					
8				3	4	1	17			2			3				1		2	2				
				1			6						6	1				5	2					
8				30	12	7	10	2	40	3			25				79	64	31					
				1			1						1				1	1						
6				3	6		22						3				1	14	2					
							3						14	2	1		1	1	1					
5		1		1	3		39		1				3					1	5					
													13				1							
14	10	96		28	66	9	241	4	4				227	4	1	1	41	69	49					
107	66	8		33	211	21	680	16	14				263	17		6	5	186	97					
	1						2						2					2						
3							15						15					13	2					
1		1		1			17		1				15	1			3	17	2					
1		2			2		3	1					6					6						
600	219	277		244	847	74	2924	63	124	4			1727	53	3	9	289	2	906	501				

Province du Nouveau-Brunswick.

TABLE III. **Province of New Brunswick**—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS—*Continued.*

OFFENCES CRIMES ET DELITS.		Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.					SENTENCE.	
				Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For Trial. Sur accusation.	Committed to Gaol. Empri-sonnés.	With the option of a Fine. Sur option entre la Prison ou l'amende.
Refusing to Support family	2	2								
Disturbing Public Worship	1	1								
Assault and obstructing Peace Officer	2	1	1	1	1				1	
Assault and Assault and Battery	483	270	207	181	10	16	6	193		
2 { Feloniously entering a store	1	1						1		
Forceful entry	1	1								
Larceny	16		1	1				15		
Petty Larceny	7		7	7					7	
3 { Receiving Stolen Goods	1	1								
Embezzlement	1	1								
False Pretences	4	4								
Arson	3	1						2		
Incendiarism	1	1								
Damage to property	89	52	37	26	4	7		33		
5 { Forgery	2							2		
Coining	1	1								
Drunk and Drunk and Disorderly	1330	134	1196	943	109	144		1155		
Breach of Liquor Laws	85	20	65	54	3	8		65		
Breach of Municipal By-laws	153	105	48	36	12			46		
Breach of Municipal Acts	12	5	7	7				7		
Breach of Game Laws	2		2	2				2		
Violation of Railway Rules	8	1	7	1	6			7		
Deserting Ship and Refusing duty	19	1	18	18						
Profane and obscene Language	4		4	3	1			4		
Threatening and abusive Language	120	49	71	59	3	9		60		
Carrying unlawful weapons	3		3	3				3		
Profanation of the Sabbath	7		7	7				1		
Indecent Exposure of the Person	4	1	3	3						
Keeping House of Ill-fame	2		2	2						
Keeping a Disorderly House	2		2			2				
Cruelty to animals	4		4	4				4		
Contempt of Court	2		2	2				1		
Unlawful combination	8							8		
Escape from Lock-up	1							1		
Disorderly conduct	86	29	57	47	7	3		54		
Pound breach	1		1	1				1		
Nuisance	1		1	1				1		
Vagrancy	318	158	120	81	21	18		32		
Fighting	47	8	39	30	6	3		39		
Minor offences	15	7	8	8				8		
Lunacy	3									
Totals	2861	898	1929	1528	182	210	40	1724		

**Province du Nouveau-Brunswick—CONVICTIONS SOMMAIRES ET
EXAMENS PRÉLIMINAIRES—Fin.**

TABLEAU III.

SENTENCE.						RESI- DENCE.	OCCUPATIONS.										CONJUGAL STATE. ÉTAT CONJUGAL.	
COMMITTED TO GAOL. EMPRISONNÉS.																		
No opt.on. Sans option.																		
Under one year. Moins d'un an.	One year and over. Un an et plus.	With Hard Labour. Aux Travaux forcés.	Under two years. Moins de 2 ans.	PENITENTIARY. PÉNITENTIAIRE.			Cities and Towns. Villes et Villages.	Rural Districts. Districts ruraux.	Agricultural. Agriculteurs.	Commercial. Commerçants.	Domestic. Serviteurs.	Industrial. Industriels.	Professional. Professions libérales.	Labourers. Journaliers.	Married. Marié.	Widowed. Veuve.	Singl. Célibataire.	
11	1		2		150	54	18	33	7	40	2	61	72	2	106			
1						1						1			1			
						6			1				1		5			
2			1		1	27	6	5	5			6	6		24			
20			9			1132	39	27	189	13	342	8	519	291	846			
						56	9	1	7	36	4	6	33	5	14			
						46	1	1	16	15	16	6	36		11			
						3	4	1					1		1			
							2	2					1		6			
						7				7			1		1			
3						9		18					2		15			
						3	1	1					1	1	2			
3			2			60	6	4	10	4	15	1	16	35	28			
						3		1	1				2		1			
						6									6			
			3			3		1			2			1				
2						2												
						2												
						4		1	1	1		2	1		1			
						1	1	1	1				2		4			
3						56	1		9	1	9		19	3	43			
						1	1		1						1			
24			51			87		5		12	1	53	10	18	90			
						39		7		8		18	5		34			
						7						2			7			
				3		2	1					1		1	2			
69	1		68	3	1	1706	133	61	305	85	450	13	710	506	1248			

TABLE III. **Province of New Brunswick**—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS—*Concluded.*

OFFENCES. CRIMES ET DELITS.		EDUCATIONAL STATUS. DU CATION.				A G E S .					
		Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.	Under 16 years. Moins de 16 ans.		16 years and under 21 16 ans et moins de 21.		21 years and under 40 21 ans et moins de 40.	
						M. — H.	F. — F.	M. — H.	F. — F.	M. — H.	F. — F.
	Refuser de pourvoir aux besoins de sa famille.....										
	Troubler le culte religieux.....										
	Oppos. et voies de fait contre un offic. de paix.....										
	Voies de fait ordinaires.....	33	37	132	4	1	3	26	1	100	10
2	Entrée d. un magas. av. int. de comm. une félonie.....										
	Entrée de force.....										
	Larcin.....	1	1								
	Petits vol.....	1	1	5		5				1	
3	Recel d'objets volés.....										
	Abus de confiance.....										
	Faux prétextes.....										
	Incendier une maison habitée.....										
4	Incendier un bâtiment inhabité.....										
	Dégât à la propriété.....	5	5	24		3	4	3	2	15	2
5	Faux.....										
	Fabrication de fausse monnaie.....										
	Ivresse et conduite désordonnée.....	206	208	879				126	5	720	42
	Contravention aux réglem. des liqueurs fortes.....	13	13	31						23	5
	Contravention aux lois municipales.....	3	3	40	1			2		24	2
	Contravention aux actes municipaux.....			1	1						
	Contravention aux lois de chasse.....			2				1			
	Contrav. aux règlements des chemins de fer.....			7				2		5	
	Désertion et refus de devoir sur un navire.....	5	5	13				4		11	
	Paroles obscènes et profanes.....			4		1		1		1	
	Menaces et injures.....	9	10	41	2	2		7	1	23	6
	Port d'instruments illégaux.....			3						2	
	Profanation du sabbat.....	2	2	4		2		4			
6	Exposition indécente de la personne.....			3						2	
	Tenir des maisons de débauche.....										2
	Tenir des maisons désordonnées.....	2	2							2	
	Cruauté envers les animaux.....			4		1				2	
	Mépris de cour.....			1	1						
	Cabale illégale.....										
	Evasion.....										
	Conduite désordonnée.....	5	5	42		14	1	19		21	
	Bris de fourrière.....			1							
	Nuisance.....			1							1
	Vagabondage.....	18	18	81	1	9	4	11	6	53	10
	Rixes.....	3	3	34		2		8	3	23	2
	Petits délits.....			7		3		4			
	Folie.....	1	1	2							1
Totaux.....		307	314	1362	10	43	12	218	18	1026	83

TABLE III. Province of Nova Scotia—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.

OFFENCES.				CONVICTIONS. — CONDAMNATIONS.					SENTENCE.	
CRIMES ET DÉLITS.									Committed to Gaol. — Emprisonnés.	
		Persons Charged. Personnes accusées.	Acquitted. Acquittées.	Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For trial.	Sur accusation.	With the option of a fine. Sur option entre la Prison ou l'amende.
	Attempt to Murder	1	...	...	...	...	...	...	1	...
	Concealing the birth of an infant.....	1	...	...	...	...	...	...	1	...
	Neglecting to provide for family.....	2	1	...	...	...	...	...	1	...
1	Rape	1	1	...	...	...	...	...	...	...
	Indecent Assault and Attempts at Rape	2	...	...	...	...	...	...	2	...
	Assault on and obstructing Peace Officer.....	10	1	7	7	...	...	...	2	7
	Assault and Assault and Battery.....	400	148	250	242	...	8	2	212	...
	Highway Robbery	1	...	...	...	...	...	1	...	...
2	Robbery	3	...	...	...	...	...	3	...	...
	Burglary	3	...	...	...	...	...	3	...	...
	House-breaking	3	2	...	...	...	...	1	...	...
	Larceny	14	4	...	...	...	...	10	...	...
3	Petty Larceny.....	14	3	11	11	...	...	...	11	...
	Embezzlement	1	...	...	...	...	...	1	...	...
	False Pretences.....	4	3	...	...	...	...	1	...	...
4	Arson	6	4	...	...	...	...	2	...	...
	Damage to Property.....	31	10	21	21	...	...	...	18	...
	Drunk and Drunk and Disorderly.....	1030	219	811	791	5	12	...	729	...
	Breach of Liquor Laws	127	32	95	82	4	9	...	95	...
	Breach of Municipal By-laws.....	152	39	113	113	...	...	...	111	...
	Breach of Municipal Acts	23	3	20	20	...	...	...	20	...
	Violation of Militia Act	1	1	...	...	...	...	...	...	...
	Breach of the Peace	28	8	20	19	...	1	...	19	...
	Threatening and Abusive Language	55	9	46	46	...	...	...	36	...
	Profane and Obscene Language	16	3	13	13	...	...	...	11	...
	Deserting Ship and refusing duty	10	...	10	10	...	...	...	...	...
	Desertion and assisting to desert H.M.S.....	18	3	15	15	...	...	...	1	...
	Rescuing Personer and assisting to Escape.....	2	...	2	2	...	...	...	2	...
	Indecently exposing the Person	25	8	17	17	...	...	...	12	...
	Refusing to assist Peace Officer.....	3	...	3	3	...	...	...	3	...
6	Running away from Industrial School.....	6	...	5	5	...	...	...	...	...
	Carrying Fire-arms	6	2	4	4	...	...	...	4	...
	Cruelty to Animals	40	14	24	24	...	...	2	24	...
	Contempt of Court	7	...	7	7	...	...	...	2	...
	Disorderly Conduct	316	133	183	183	...	...	...	167	...
	Keeping a Disorderly House	15	7	8	8	...	...	...	...	...
	Keeping a House of Ill-fame	17	7	10	10	...	...	...	...	...
	Inmates of House of Ill-fame	9	...	9	9	...	...	...	9	...
	Keeping a Gambling House	2	...	2	2	...	...	...	2	...
	Gambling	5	4	1	1	...	...	...	1	...

TABLE III. Province of Nova Scotia—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.

OFFENCES. — CRIMES ET DÉLITS.	EDUCATIONAL STATUS. — EDUCATION.					AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.		Under 16 years.	16 years and under 21	21 years and under 40.			
						Moins de 16 ans	16 ans et moins de 21.	21 ans et moins de 40.			
						M — H.	F. — F.	M — H.	F. — F.	M. — H.	F. — F.
Tentative de meurtre											
Suppression de part											
Négliger de pourvoir aux besoins de sa famille											
1 Viol											
Attentat contre la pudeur et tentatives de viol											
Oppos. et voies de fait contre un officier de paix		1	5							1	2
Voies de fait ordinaires	12	17	24	4	1		8			30	3
Vol de grand chemin											
2 Vol											
Vol de nuit avec effraction											
Bris de maison											
Larcin											
3 Petits vols	2	2	2		5		2				
Abus de confiance											
Faux prétextes											
4 Incendier une maison habitée											
Dégât à la propriété	2	3	3		1		6			6	1
Ivresse et conduite désordonnée	15	18	71	1	1		24	3		69	4
Contraventions aux réglem. des liqueurs fortes	1	1	32	4						9	5
Contraventions aux lois municipales	12	12	50	2	1		13	2		29	
Contraventions à l'acte municipal										1	
Contraventions à l'acte de la milice											
Rupture de la paix											
Menaces et injures	2	2	7				1			3	
Langage profane et obscène	1	1	3							3	
Désertir son navire et refus de devoir											
Désertir et aider à désertir d'un navire de S. M.	1	1								1	
Délivrance d'un prisonnier et aider une évasion		1								1	
Exposition indécente de la personne											
Refus d'aider un officier de paix											
6 S'échapper de l'école industrielle											
Port d'armes à feu											
Cruauté envers les animaux			3								
Mépris de cour			2							2	
Conduite désordonnée	2	2	1		1		1	2			
Tenir une maison désordonnée											
Tenir une maison de débauche											
Habiter une maison de débauche											
Tenir une maison de jeu											
Brelander											

TABLE III. **Province of Nova Scotia**—SUMMARY CONVICTIONS AND
PRELIMINARY EXAMINATIONS—*Continued.*

OFFENCES CRIMES ET DELITS.	Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.				SENTENCE.	
			Total.	Convicted, 1st. Condamné 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Retreated. Rétracté.	For Trial. Sur accusation.	With the option of a Fine. Sur option entre la Prison ou l'amende.
Vagrancy	97	16	81	81				
Nuisance	8	4	4	4				4
Trespass	13	1	12	12				12
Perjury	1	1						
Minor Offences	34	6	28	28				22
Totals	2,562	697	1,832	1,793	9	30	33	1,534

Province of Prince Edward Island.

1	Abortion	1	1					
	Assault and Assault and Battery	93	41	51	49	2		40
2	Burglary	7						7
3	Larceny	7						7
4	Incendiarism	3						3
	Damage to Property	6	2	4	4			4
5	Forgery	2						2
	Uttering a counterfeit note	1	1					
	Drunk and Drunk and Disorderly	338	10	328	269	8	51	327
	Breach of Liquor Laws	16	3	13	8	4	1	13
	Breach of Municipal By-laws	19	3	16	16			16
	Breach of Merchant Shipping act.	1	1					
	Keeping a House of Ill fame	3		3	3			
	Frequenters of Houses of Ill fame	9		9	9			4
6	Deserting Ship	2	1	1	1			
	Threatening and abusive Language	14	1	13	13			12
	Cruelty to animals	1		1	1			1
	Disorderly conduct	6	4	2			2	2
	Vagrancy	39	12	27	21	2	4	
	Nuisance	22	7	15	14		1	15
	Minor offences	56	9	47	47			47
	Totals	646	96	530	455	16	59	481

Province de la Nouvelle-Ecosse—CONVICTIONS SOMMAIRES TABLEAU III.
ET EXAMENS PRÉLIMINAIRES—Fin.

SENTENCE.		RESI- DENCE.	OCCUPATIONS.											CONJUGAL STATE. — ÉTAT CONJUGAL.			
COMMITTED TO GAOL.																	
EMPRISONNÉS.																	
No option.	Sans option.																
Under one year. Moins d'un an.	One year and over. Un an et plus.	Aux Travaux forcés With Hard Labour.	Under two years. Moins de 2 ans.	PENITENTIAIRY. PÉNITENTIAIRE.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatories. — Envoyé à la Prison de Réforme.	Cities and Towns. Villes et Villages.	Rural Districts. — Districts ruraux.	Agricultural. Agriculteurs.	Commercial. Commerçants.	Domestic. Serveurs.	Industrial. Industriels.	Professional. Professions libérales.	Labourers. — Journaliers.	Married. Marié.	Widowed. Veuvage.	Single. — Célibataire.
11	60						6	6		1				2			4
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	8
4																	
109	88				1	193	72	18	38	44	69	3	146	116	21	162	

Province de l'Île du Prince-Edouard.

		11			51	1	6	1	12	2	27	11	40		
					4		2		1			1	3		
		1			282	30	48	51	1	71	1	127	85	5	237
					13				8	1	2		10	1	2
					16			7		1		1	4		12
		3			3								2		1
		5			9			1		4		3	1		8
1					1			1							1
					11	1	1	3	1	3		1	11	1	1
					1			1					1		
					2						2				2
4		23			27			1			21	2			25
					15			7	1	2		5	12		3
					47			10	2	17	4	12	4	2	2
5		43			482	31	50	90	14	112	9	200	183	9	337

TABLE III. Province of Nova Scotia—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS—*Concluded.*

OFFENCES. CRIMES ET DÉLITS.	EDUCATIONAL STATUS. ÉDUCATION.					AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Élémentaire.	Superior. Supérieure.		Under 16 years. Moins de 16 ans.	16 years and under 21 — 16 ans et moins de 21.	21 years and under 40. — 21 ans et moins de 40.			
						M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
Vagabondage	1	1								4	
Nuisance											
Embiètement	2	2	7		6					6	
Parjure											
Petits délits											
Totaux	53	64	210	11	16			55	7	65	15

Province of Prince Edward Island.

1	Avortement										
	Voies de fait ordinaires	16	16	35		1		14	1	30	
2	Vol de nuit avec effraction										
3	Larcin										
4	Incendier un bâtiment inhabité			4		1				2	
	Dérât à la propriété										
5	Faux										
	Circulation de faux billets										
	Ivresse et conduite désordonnée	97	97	224	1	3		52		205	1
	Contraventions aux réglem. des liqueurs fortes			13				2		3	
	Contraventions aux lois municipales	7	7	2		7		2		4	
	Contraventions à l'acte de la marine										
	Tenir une maison de débauche	2	2	1							1
	Fréquenter des maisons de débauche	1	1	8				1	2	5	
6	Désertir son navire			1						1	
	Menaces et injures	3	4	9				1		2	2
	Cruauté envers les animaux			1						1	
	Conduite désordonnée	2	2							2	
	Vagabondage	22	22	5		7		8		12	
	Nuisance	2	2	13						11	
	Peut-être délits	7	7	49						16	
	Totaux	159	160	356	1	19		80	3	94	4

Province de la Nouvelle-Ecosse—CONVICTIONS SOMMAIRES TABLEAU III.
ET EXAMENS PRÉLIMINAIRES—Fin.

AGES.			BIRTH PLACES. — LIEUX DE NAISSANCE.										RELIGIONS.				USE OF LIQUORS. — USAGE DES LIQUEURS.	
40 years and over. — 40 ans et au-dessus.			BRITISH ISLES. — ILES BRITANNIQUES.										Other British Possessions. — Autres Possessions Britanniques.				Other denunciations. — Autres confessions.	
M. — H.	F. — F.	Not given—Non-donnés.	England, Wales, Anglet., Galles.		Ireland.	Scotland. Ecosse.	Canada.	United States. Etats-Unis.	Other Foreign Countries. Autres pays étrangers.	Baptists. Baptistes.	Catholics. Catholiques.	Church of England. Eglise d'Angleterre.	Methodists. Méthodistes.	Presbyterians Presbytériens.	Protestants. Protestants.	Other denunciations. Autres confessions.	Moderate. Modéré.	Immature. Immodéré.
2		25	2					1		1		2					2	2
							12			4	5			1			6	3
91	17	136	9	10	4	303	9	3	3	11	131	9	11	51	103	4	129	126

Province de l'Île du Prince-Edouard.

5			1	3	1	46					32		1	3	15		10	38
1						4					2			2			2	2
63	1		3	20	1	287	3	2	12	4	196	3	5	11	104		10	290
7	1					9					9			1	3		5	5
3				2		14					9	1	1	2	3		3	6
	2					3					2				1			3
1						9					5				4			8
			1								1							1
6						12					6	1	3	3			3	6
						1									1			1
						2					2							2
4				1		27					15				12			27
30	1		6	5	1	34			1		8				7		7	8
											15				32		36	11
120	5		11	36	3	462	3	2	13	4	302	5	10	22	182		76	468

TABLE III. **Province of Manitoba**—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.

OFFENCES. CRIMES ET DÉLITS.		Persons Charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDMNATIONS.				SENTENCE.	
				Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Retired. Révisé.	For Trial. Sur accusation.	Committed to Gaol. — Emprisonnés.
1	Murder	2	2						
	Shooting with intent	2	1					1	
	Rape	2	2						
	Bestiality	1						1	
	Assault	39	12	23	20	2	1	4	19
	Robbery	2	1					1	
	Burglary	6	3					3	
	Larceny	10						10	
3	Embezzlement	2	2						
	False Pretences	4						4	
4	Malicious injury to property	17	8					9	
5	Forgery	3	3						
	Drunk and Drunk and Disorderly	8	4	4	4				
	Breach of Liquor Laws	44	12	32	27	4	1		30
	Breach of Militia Act	6	4	2	2				2
	Breach of Indian Act	2						2	
	Threatening and abusive Language	5	2	3	31	1	1		
	Rejecting nomination papers	1						1	
	Leaving open holes in ice	3	1	2	2				2
6	Indecent exposure of the person	1	1						
	Refusing to pay wages	1	1						
	Unlawful herding	1	1						
	Gaol breaking	1						1	
	False arrest	1	1						
	Vagrancy	5		5	5				2
	Trespass	3	1	1	1			1	1
	Lulacy	10	2						
Totals		182	64	72	62	7	3	33	56

Province of British Columbia.

1	Assault	8	3	5	4	1			5
3	Petty Larceny	4	3	1	1				
	Drunk and Drunk and Disorderly	23	4	19	15		4		10
6	Breach of Liquor Laws		3	2	2				1
	Minor offences			2		1	1		2
Totals		42	13	29	22	2	5		18
Grand Total		4,990	9,003	75,287	23,713	598	976	635	21,991

Province de Manitoba—CONVICTIONS SOMMAIRES ET EXAMENS
PRÉLIMINAIRES.

TABLEAU III.

SENTENCE.				RESI- DENCE	OCCUPATIONS.										CONJUGAL STATE. — ÉTAT CONJUGAL.	
COMMITTED TO GAOL																
EMPRISONNÉS.																
No option. Sans option.																
Under one year. — Moins d'un an.	One year and over. — Un an et plus.	With hard Labour, — Aux Travaux forcés.	PENITENTIARY. — Moins de 2 ans. PÉNITENTIAIRE.	Detained for Lunacy. — Emprisonné pour cause de folie.	Committed to Reformatories. — Envoyé à la Prison de Réforme.	Cities and Towns. — Villes et villages.	Rural Districts. — Districts ruraux.	Agricultural. — Agriculteurs.	Commercial. — Commerçants.	Domestic. — Serviteurs.	Industrial. — Industriels.	Professional. — Professions libérales.	Laborers. — Journaliers.	Married. — Marié.	Widowed. — Veuve.	Singlè. — Célibataire.
4						13	9	3	4			1	3	15		8
4						29	4		4	19	2			4		9
2						2	3		1	1				21	1	2
		1				2	1						1	1		2
						2							2	2		
3						4	1		3					1	1	3
						1			1							1
				8		2	6	2	1		2			5		3
13		1		8		55	24	5	14	20	4	1	6	49	2	28

Province de la Colombie-Britannique.

1							3		3	1	1			1		4
7						1	17			1	7				2	15
1							2				1					2
							2	1		1				1		1
9						1	25	1	3	3	9			2	2	22
2,158	4	359	68	74	100	3,555	1,663	730	2,121	1,316	3,254	216	5,706	5,507	559	7,576

TABLE III. Province of Manitoba—SUMMARY CONVICTIONS AND PRELIMINARY EXAMINATIONS.

OFFENCES. CRIMES ET DÉLITS.		EDUCATIONAL STATUS. ÉDUCATION.					A G E S .					
		Unable to read. Incapable de lire.	Unable to write. I. capable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.		Under 16 years. Moins de 16 ans.	16 years and under 21 — 16 ans et moins de 21.	21 years and under 40. — 21 ans et moins de 40.			
							M. H.	F. F.	M. H.	F. F.	M. H.	F. F.
1	Meurtre.....											
	Usage d'armes avec intention de tuer.....											
	Viol.....											
	Hélistité.....											
	Voies de fait.....	14	14	8	1			4	1	13	3	
2	Vol.....											
	Vol de nuit avec effraction.....											
3	Larcin.....											
	Abus de confiance.....											
	Faux prétextes.....											
4	Dégât à la propriété.....											
5	Faux.....											
	Ivresse et conduite désordonnée.....	4	4								4	
	Contravent aux règlements des liqueurs fortes.....	4	4	26	2						21	1
	Contraventions à l'acte de la milice.....			2							2	
	Contraventions à l'acte des sauvages.....											
	Menaces et injures.....	1	1	2							2	
	Rejeter les bulletins de nomination.....											
	Laisser des ouvertures découvertes sur la glace.....	1	1	1							1	
6	Exposition indécente de la personne.....											
	Refus de salaire.....											
	Attaquer des bestiaux illégalement.....											
	Bris de prison.....											
	Fausse arrestation.....											
	Vagabondage.....			2	3						2	
	Empiètement.....			1							1	
	Folie.....	1	1	7				1		3	2	
Totaux.....		25	25	49	6			5	1	49	6	

Province of British Columbia.

1	Voies de fait ordinaires.....	5	5								3	
3	Petits vols.....	1	1								1	
	Ivresse et conduite désordonnée.....	9	9	6				3			6	3
6	Contravent. aux règlements des liqueurs fortes.....			2								
	Petits délits.....	1	1	1							1	
Totaux.....		16	16	9				3			11	3
Grand total.....		2,658	2,853	9,829	182	414	52	1,675	208	7,141	1,114	

**Province de Manitoba—CONVICTIONS SOMMAIRES
ET EXAMENS PRÉLIMINAIRES**

TABLEAU III.

AGES.		BIRTH PLACES.		RELIGIONS.												USE OF LIQUORS.			
		LIEUX DE NAISSANCE.														USAGE DES LIQUEURS.			
40 years and over.		BRITISH ISLES.																	
40 ans et au-dessus.		ILES BRITANNIQUES.																	
M.	F.	Not given—Non-donnés.	England, Wales.	Ireland.	Scotland.	Canada.	United States.	Other Foreign Countries.	Other British Possessions.	Baptists.	Catholics.	Church of England.	Eglise d'Angleterre.	Methodists.	Presbyterians.	Protestants.	Other denominations.	Moderate.	Immoderate.
H.	F.	F.	Angleterre, Galles.	Irlande.	Ecosse.		Etats-Unis.	Autres pays étrangers.	Autres Possess. Britanniques.	Baptistes.	Catholiques.	Eglise d'Angleterre.	Méthodistes.	Presbytériens.	Protestants.	Autres confessions.	Moderé.	Immodéré.	
1					1	19	3				10				12		11	12	
10			1	2		4	8	1			9				23	4	18	4	
1						2					1				1		2		
1						1	1				1				1		1	1	
3						4	1				3				2		1	4	
2						1					2				1		1		
18			1	2	1	60	15	1			27				48	4	41	39	

Province de la Colombie-Britannique.

6	2	1	2	2	1	1	3	1								4	1	3	2
2	1		1								3					6		1	17
																2		2	
								1								1	1	1	
9		1	3		2	16	3	2			3	1				13	2	8	19
3670	74	689	1707	3403	724	9200	683	352	41	230	6881	1934	943	1250	2457	78	4717	8007	

SUMMARY BY CLASSES AND PROVINCES.

TABLE IV.

RÉCAPITULATION PAR CLASSES ET PROVINCES.

TABLEAU IV.

TABLE IV.

SUMMARY BY CLASSES AND PROVINCES.

CLASS AND PROVINCE. CLASSE ET PROVINCE.	Persons charged. Personnes accusées. Acquitted. Acquittées		CONVICTIONS. CONDAMNATIONS.						SENTENCE. COMMITTED TO GAOL. EMPRISONNÉS.			
			Total	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For trial. Sur accusation.	With the option of a Fine. Sur option entre la Prison ou l'amende	No option. Sans opt'd			
									Under one year. Moins d'un an.	One year and over. Un an et plus.	With hard labour. Aux Travaux forcés.	
No. 1.—Offences against the Person.												
Ontario	4,111	935	3,084	2,937	42	55	92	2,763	188	13	36	
Quebec	1,503	409	1,070	1,045	13	12	24	707	313	4	3	
New Brunswick	559	288	260	230	12	18	11	218	20	3	1	
Nova Scotia	445	157	279	270	.....	9	9	231	15	1	5
Prince Edward Island	108	47	60	58	2	.....	1	48	.....	.....	11
Manitoba	53	22	25	21	3	1	6	19	5	.....	.....
British Columbia	44	10	34	32	2	.....	.....	9	4	.....	7
Totals of No. 1	6,823	1,868	4,812	4,643	74	95	143	4,060	545	21	63	
No. 2.—Offences against the Property with violence.												
Ontario	275	116	122	114	6	2	37	2	45	9	8	
Quebec	132	36	88	86	2	.....	8	.....	30	4	2
New Brunswick	15	10	7	7	.....	.....	1	.....	4	.....	.....
Nova Scotia	31	7	16	15	1	.....	8	.....	1	.....	.....
Prince Edward Island	9	.....	2	2	.....	.....	7	.....	.....	.....	.....
Manitoba	13	6	3	2	.....	1	4	.....	1	.....	.....
British Columbia .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals of No. 2	478	175	238	226	9	3	65	2	81	13	10	
No. 3.—Offences against Property without Violence.												
Ontario	2,757	1,135	1,403	1,320	44	39	219	120	831	23	194	
Quebec	1,004	246	726	717	6	3	32	37	475	11	26	
New Brunswick	220	113	92	80	8	4	15	11	24	.....	1
Nova Scotia	286	198	166	161	3	2	12	104	27	.....	5
Prince Edward Island	54	18	28	24	4	.....	7	2	6	1	18
Manitoba	6	30	18	16	2	.....	14	.....	11	.....	4
British Columbia	19	8	11	10	1	.....	.....	.....	4	.....	6
Totals of No. 3	4,402	1,658	2,1	2,328	68	48	299	274	1,378	35	254	

RÉCAPITULATION PAR CLASSES ET PROVINCES.

TABLEAU IV.

SENTENCE.				RESIDENCE.		OCCUPATIONS.										CONJUGAL STATE.	
PENITENTIARY.																ÉTAT CONJUGAL.	
PÉNITENTIAIRE.																	
Under two years. Moins de 2 ans.	Two years and under five. 2 ans et moins de 5.	Five years and over. 5 ans et plus.	Life. À vie.	The Death Sentence. Condamné à mort.	Detained for Lunacy. Emprisonné pour cause de folie.	Committed to Reformatories. — Envoyé à la Prison de Réforme.	Cities and Towns. — Villes et Villages	Rural Districts. — Districts ruraux.	Agricultural. — Agriculteurs.	Commercial. — Commerçants.	Domestic. — Serveiteurs.	Industrial. — Industriels.	Professions libérales. — Professions libérales.	Labourers. — Journaliers.	Married. — Marié.	Widowed. — Veuvage.	Single. — Célibataire.
.....	11	17	.....	6	.....	3	929	273	121	109	86	258	25	530	577	26	610
.....	16	4	2	2	.....	1	761	123	43	92	82	203	21	318	232	7	227
6	3	4	.....	2	.....	.....	188	65	23	40	9	43	2	82	82	2	139
.....	1	2	.....	1	.....	1	60	26	7	10	8	13	1	31	28	3	37
.....	1	1	.....	.....	.....	.....	59	.....	1	8	1	14	2	31	14	.....	45
.....	1	1	.....	.....	.....	.....	13	9	3	4	.....	1	3	15	.....	8	.....
.....	5	4	2	3	.....	1	.....	6	.....	3	1	4	.....	.....	1	.....	7
6	36	33	4	14	.....	5	2,010	502	198	266	187	535	52	995	949	38	1,073
.....	33	17	.....	.....	.....	2	84	25	4	7	5	48	2	38	29	3	83
.....	35	10	.....	.....	.....	4	69	17	4	3	.....	9	1	66	22	3	61
.....	3	.....	.....	.....	.....	.....	4	.....	1	1	.....	.....	.....	.....	.....	.....	3
4	11	.....	.....	.....	.....	.....	7	7	1	1	2	1	.....	7	3	.....	12
.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	85	28	.....	.....	.....	6	164	49	9	12	7	58	3	111	54	6	163
.....	84	27	.....	.....	.....	67	932	261	54	58	123	214	8	638	293	38	914
.....	103	19	.....	.....	.....	36	609	97	31	26	29	56	3	463	135	16	542
45	9	2	.....	.....	.....	.....	68	18	1	7	3	9	.....	38	16	1	66
3	18	3	.....	.....	.....	6	36	27	6	5	3	3	.....	35	6	1	54
.....	1	.....	.....	.....	.....	.....	21	.....	1	1	.....	3	.....	13	.....	.....	21
.....	2	1	.....	.....	.....	.....	6	4	1	.....	1	1	.....	.....	5	1	4
.....	1	.....	.....	.....	.....	.....	2	2	.....	.....	.....	.....	.....	.....	.....	.....	1
48	218	52	.....	.....	.....	109	1,674	409	93	97	159	286	11	1,187	455	57	1,602

TABLE IV. SUMMARY BY CLASSES AND PROVINCES.

CLASS AND PROVINCE. — CLASSE ET PROVINCE.	EDUCATIONAL STATUS. ÉDUCATION.					AGES.					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.		Under 16 years. — Moins de 16 ans.	16 years and under 21. — 16 ans et moins de 21.	21 years and under 40 — 21 ans et moins de 40.			
						M.	F.	M.			
						H.	F.	H.			
No. 1.—Outrages contre la personne.											
Ontario.....	213	240	959	22	51	5	142	12	647	48	
Québec.....	72	86	170	15	9	—	132	5	341	48	
Nouveau-Brunswick.....	36	40	166	5	2	3	36	1	122	11	
Nouvelle-Ecosse.....	13	21	34	4	1	—	9	—	33	5	
Ile du Prince-Edouard.....	16	16	42	—	1	—	16	1	34	—	
Manitoba.....	14	14	8	1	—	—	4	1	13	3	
Colombie-Britannique.....	7	7	1	—	—	—	—	—	6	—	
Totaux, No. 1.....	371	424	1380	37	64	8	339	20	1196	115	
No. 2.—Outrages avec violence contre la propriété.											
Ontario.....	20	22	88	2	7	—	25	1	72	2	
Québec.....	15	17	17	—	5	—	22	—	37	1	
Nouveau-Brunswick.....	—	—	3	—	2	—	—	—	1	—	
Nouvelle-Ecosse.....	5	7	6	1	2	—	4	—	7	—	
Ile du Prince-Edouard.....	—	—	—	—	—	—	—	—	—	—	
Manitoba.....	—	—	—	—	—	—	—	—	—	—	
Colombie-Britannique.....	—	—	—	—	—	—	—	—	—	—	
Totaux, No. 2.....	40	46	114	3	16	—	51	1	117	3	
No. 3.—Outrages sans violence contre la propriété.											
Ontario.....	288	346	859	11	233	16	179	36	488	66	
Québec.....	126	141	94	6	26	—	64	5	156	12	
Nouveau-Brunswick.....	23	25	53	—	14	3	27	—	21	2	
Nouvelle-Ecosse.....	18	19	27	—	11	—	22	—	24	—	
Ile du Prince-Edouard.....	11	11	10	—	8	—	6	—	7	—	
Manitoba.....	5	5	5	—	—	—	—	—	6	—	
Colombie-Britannique.....	2	2	—	—	—	—	—	—	2	—	
Totaux, No. 3.....	473	549	1048	17	292	19	298	41	704	80	

RÉCAPITULATION PAR CLASSES ET PROVINCES.

TABLEAU IV.

AGES.		BIRTH PLACES.										RELIGIONS.										USE OF LIQUORS.	
		LIEUX DE NAISSANCE.																					
40 years and over.		BRITISH ISLES.																					
40 ans et au-dessus.		ILES BRITANNIQUES.																					
M.	F.	Not given—Non-donnés.	England, Wales, Angleterre, Galles.	Ireland.	Irlande.	Scotland. Ecosse.	Canada.	United States. Etats-Unis	Other Foreign Countries. Autres pays étrangers.	Other British Possessions. Autres Possess. Britanniques.	Baptists. Baptistes.	Catholics. Catholiques.	Church of England. Eglise d'Angleterre.	Methodists. Méthodistes.	Presbyterians. Presbytériens.	Protestants. Protestants.	Other denominations. Autres confessions.	Moderate. Modéré.	Immoderate. Immodéré.				
269	25	42	160	207	56	676	88	29	2	28	458	241	169	133	159	17	676	542					
119	19	48	48	158	1	668	6	19	.....	1	369	7	6	.....	77	3	141	74			
35	4	7	2	15	7	183	8	3	2	18	120	25	17	11	33	1	55	165					
19	4	28	.....	1	1	59	1	2	.....	4	20	2	4	7	22	.....	32	21		
5	.....	.....	1	3	1	54	.....	.....	.....	.....	34	3	2	3	17	.....	15	40
1	.....	.....	.....	.....	1	19	3	.....	.....	.....	10	.....	.....	.....	12	.....	11	12
.....	.....	.....	2	.....	.....	1	3	2	.....	.....	.....	.....	.....	.....	6	2	5	3
448	52	125	213	384	65	1660	109	55	4	51	1011	278	198	154	326	23	935	857					
7	1	.....	16	10	3	71	17	1	.....	3	43	27	13	12	14	4	40	79			
3	2	.....	7	19	6	53	1	.....	.....	73	.....	.....	.....	.....	13	.....	17	10
.....	.....	.....	.....	.....	.....	3	.....	.....	.....	2	1	.....	.....	.....	.....	.....	2	1
2	.....	.....	1	.....	.....	13	.....	1	.....	1	8	4	.....	1	1	.....	6	1
.....					
.....					
12	3	.....	24	29	9	140	18	2	.....	4	126	32	13	13	28	4	65	91			
158	33	10	159	182	55	708	139	17	4	43	423	259	224	159	104	10	620	611					
42	7	68	51	104	17	503	11	11	1	.....	577	7	.....	1	118	.....	139	81		
10	2	.....	5	3	.....	65	8	.....	1	14	44	10	4	1	7	.....	34	45	
5	.....	12	2	1	.....	56	2	.....	1	5	19	5	1	5	14	.....	41	9	
.....	.....	1	.....	1	.....	19	.....	.....	1	.....	16	.....	.....	.....	5	.....	4	17
4	.....	.....	1	.....	.....	7	2	.....	.....	.....	3	.....	.....	3	4	.....	1	9
.....	.....	.....	.....	.....	.....	1	1	.....	.....	.....	.....	1	.....	.....	.....	.....	2	.....				
219	42	91	217	292	72	1359	163	28	8	62	1082	282	229	169	252	10	841	772					

TABLE IV.

SUMMARY BY CLASSES AND PROVINCES.

CLASS AND PROVINCE. — CLASSE ET PROVINCE.	Persons charged. Personnes accusées.	Acquitted. Acquittées.	CONVICTIONS. — CONDAMNATIONS.					SENTENCE.			
			Total.	Convicted, 1st. Condamné, 1 ^{er} fois.	Convicted, 2nd. Condamné, 2 ^e fois.	Reiterated. Récidive.	For Trial. Sur accusation.	COMMITTED TO GAOL. — EMPRISONNÉS.			
								With the option of a Fine. Sur option entre la Prison ou l'amende.	No option Sans opt'n	Under one year. Moins d'un an.	One year and over. Un an et plus.
No. 4.—Malicious Offences against Property.											
Ontario.....	625	200	417	408	5	4	8	373	23	1	2
Quebec.....	176	63	113	111	1	1	108	3			
New Brunswick.....	94	55	37	26	4	7	33	2			
Nova Scotia.....	44	18	24	24			18	3			1
Prince Edward Island.....	14	3	8	7		1	3	4	1	1	
Manitoba.....	17	8					9				
British Columbia.....											
Totals of No. 4.....	970	347	599	576	10	13	24	536	32	2	3
No. 5.—Forgery and Offences against the Currency.											
Ontario.....	102	35	41	38	2	1	26	3	14	1	4
Quebec.....	22	9	10	10			3		4	2	
New Brunswick.....	7	3	2	1	1		2			1	
Nova Scotia.....											
Prince Edward Island.....	6	1	3	1	1	1	2		1		
Manitoba.....	4	3	1	1							
British Columbia.....	2	2									
Totals of No. 5.....	143	53	57	51	4	2	33	3	19	4	4
No. 6.—Other Offences not included in the above classes.											
Ontario.....	18419	5211	13104	12310	261	533	42	11571	887	3	224
Quebec.....	4535	798	3716	3556	84	76	13	2815	811		3
New Brunswick.....	2253	569	1672	1316	168	188	9	1490	60		
Nova Scotia.....	2068	522	1544	1513	9	22	2	1286	95		85
Prince Edward Island.....	526	51	475	402	14	59		437	5		32
Manitoba.....	97	32	52	45	5	2	5	39	9		1
British Columbia.....	32	9	23	7	1	5		13	8		
Totals of No. 6.....	27930	7192	20586	19159	542	885	71	17651	1875	3	345
Grand Totals of Dominion.....	4746	11294	28736	26983	707	1046	635	22466	3930	78	679

The details and component parts of the six classes of crimes, here summarized, will be found to 6 in the left hand margin.

RÉCAPITULATION PAR CLASSES ET PROVINCES.

TABLEAU IV.

SENTENCE.				RESI- DENCE	OCCUPATIONS.										CONJUGAL STATE. ÉTAT CONJUGAL.		
PENITENTIARY. PÉNITENTIAIRE.																	
Under two years. Moins de 2 ans.	Two years and under Five. 2 ans et moins de 5.	Five years and over. 5 ans et plus.	Life. À vie.														
.....	2	8	.....	.....	.....	1	167	23	8	4	16	34	.....	91	55	7	131
1	1	.....	.....	.....	.....	1	86	16	4	7	1	18	.....	37	15	1	26
.....	2	.....	.....	.....	.....	.....	27	6	5	5	.....	.....	.....	6	6	.....	24
.....	.....	2	.....	.....	.....	.....	6	8	.....	1	.....	1	.....	8	.....	.....	9
.....	.....	.....	.....	.....	.....	.....	4	.....	.....	2	.....	.....	.....	.....	1	.....	3
.....
1	5	10	.....	.....	.....	2	290	53	17	19	17	54	.....	142	77	8	193
.....
.....	13	2	.....	.....	.....	.....	8	28	11	7	1	7	1	10	21	.....	16
.....	4	.....	.....	.....	.....	.....	9	1	.....	3	.....	.....	.....	7	3	.....	7
.....	1	.....	.....	.....	.....	.....	1	1	.....	.....	.....	1	.....	1	2	.....	.....
.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	17	6	.....	.....	.....	.....	18	30	11	10	1	8	1	18	26	.....	23
.....
.....	3	1	.....	62	53	6522	941	438	818	704	1675	115	2988	3341	379	4067	
.....	1	.....	.....	8	44	3025	215	56	697	293	543	43	945	650	89	1016	
65	.....	.....	.....	3	.....	1532	68	39	268	77	410	11	642	428	29	1113	
.....	.....	.....	.....	.....	.....	124	50	13	30	39	57	3	108	95	18	121	
.....	.....	.....	.....	.....	.....	427	31	49	82	13	99	7	173	171	9	294	
1	.....	.....	.....	8	.....	42	15	2	10	20	4	.....	3	34	2	20	
.....	.....	.....	.....	.....	.....	1	21	1	.....	2	8	.....	.....	1	2	18	
66	4	1	.....	81	97	11673	1341	598	1905	1148	2796	179	4859	1720	528	6649	
125	365	130	4	14	81	219	15829	2384	926	2309	1519	3737	246	7312	6281	637	9703

throughout the preceding Tables Nos. I. II. III., being indicated by the braces and numerals 1

TABLE IV. SUMMARY BY CLASSES AND PROVINCES.

CLASS AND PROVINCE. CLASSE ET PROVINCE.	EDUCATIONAL STATUS. ÉDUCATION.					A G E S .					
	Unable to read. Incapable de lire.	Unable to write. Incapable d'écrire.	Elementary. Elémentaire.	Superior. Supérieure.	Under 16 years. — Moins de 16 ans.	16 years and under 21 — 16 ans et moins de 21.		21 years and under 40. — 21 ans et moins de 40.			
					M. H.	F. F.	M. H.	F. F.	M. H.	F. F.	
No. 4.—Attaques malicieuses contre la propriété.											
Ontario.....	38	43	143	1	31	...	31	...	87	15	...
Québec.....	15	15	6	...	...	...	12	...	39	11	...
Nouveau-Brunswick.....	5	5	24	...	3	4	3	1	15	2	...
Nouvelle-Ecosse.....	3	4	5	...	1	...	7	...	7	1	...
Ile du Prince-Edouard.....	...	...	4	...	1	...	...	...	2	...	...
Manitoba.....	...	...	...	...	...	...	...	...	...	...	...
Colombie-Britannique.....	...	...	...	...	...	...	...	...	...	...	...
Totaux No. 4.....	61	67	182	1	36	4	53	2	150	29	...
No. 5.—Faux et délits par rapport à la monnaie.											
Ontario.....	1	1	34	2	...	...	7	...	19	...	...
Québec.....	...	...	4	...	...	...	1	1	5	...	...
Nouveau-Brunswick.....	1	1	1	...	...	...	...	...	1	...	...
Nouvelle-Ecosse.....	...	...	...	...	...	...	...	...	...	...	...
Ile du Prince-Edouard.....	...	...	...	...	...	...	...	...	...	...	...
Manitoba.....	...	...	...	...	...	...	...	...	...	...	...
Colombie-Britannique.....	...	...	...	...	...	...	...	...	...	...	...
Totaux No. 5.....	2	2	39	2	...	...	8	1	25	...	...
No. 6.—Autres délits non compris dans les classes précédentes.											
Ontario.....	1338	1448	6127	125	176	21	620	107	3396	580	...
Québec.....	516	554	775	9	72	14	457	59	1379	317	...
Nouveau-Brunswick.....	267	270	1203	6	34	5	189	15	911	71	...
Nouvelle-Ecosse.....	37	41	177	7	9	...	39	7	128	10	...
Ile du Prince-Edouard.....	143	144	317	1	17	...	66	2	262	4	...
Manitoba.....	11	11	41	5	...	...	1	...	36	3	...
Colombie-Britannique.....	10	10	9	...	...	...	3	...	7	3	...
Totaux No. 6.....	2322	2478	8649	153	308	40	1375	190	6119	988	...
Grand total de la Confédération.....	3269	3566	11412	213	716	71	2124	255	8311	1215	...

Les détails et les parties qui composent les six classes de crimes ici récapitulés, seront parenthèses numérotées de 1 jusqu'à 6.

RÉCAPITULATION PAR CLASSES ET PROVINCES. TABLEAU IV.

AGES.		BIRTH PLACES.										RELIGIONS.										USE OF LIQUORS.														
		LIEUX DE NAISSANCE.																				USAGE DES LIQUEURS.														
40 years and over.	40 ans et au-dessus.	Not given.—Non donnés.		BRITISH ISLES.							Canada.	United States.			Other Foreign Countries.	Autres pays étrangers.	Other British Possessions.	Autres Possess. Britanniq.	Baptists.	Baptistes.	Catholics.	Catholiques.	Church of England.	Eglise d'Angleterre.	Methodists.	Méthodistes.	Presbyterians.	Presbytériens.	Protestants.	Protestants.	Other denominations.	Autres confessions	Moderate.	Modéré.	Immoderate.	Immodéré.
		M.	F.	England, Wales.	Angleter. Galles.	Ireland.	Irlande.	Scotland.	Ecosse.			United States.	Etats-Unis.																							
27	5	3	23	34	4	121	14	2	1	4	75	37	24	17	35	.....	95	96																	
10	3	20	6	24	5	63	.....	3	.....	.....	39	.....	.....	6	.....	17	5													
.....	1	1	1	1	.....	27	1	.....	.....	5	17	.....	1	7	.....	10	20														
1	.....	.....	.....	1	.....	12	1	.....	.....	2	5	.....	2	3	1	6	3												
1	.....	.....	.....	.....	.....	4	.....	.....	.....	.....	2	.....	.....	2	.....	2	2							
.....																			
39	9	24	30	60	7	227	16	5	1	11	138	39	25	22	49	.....	130	126																	
7	.....	.....	4	1	4	26	1	1	.....	4	4	12	6	5	4	2	29	7															
1	.....	.....	.....	1	.....	5	.....	3	.....	.....	8	.....	.....	.....	2	.....	2	1							
1	.....	.....	.....	.....	.....	2	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	1	1				
.....																		
.....																		
9	.....	.....	4	2	4	33	1	4	.....	5	12	12	6	5	6	2	31	9															
.....																		
.....																		
2234	423	223	1227	2026	534	3552	421	149	11	117	3016	1477	696	974	1361	49	2647	4891																		
495	198	213	202	700	72	2363	60	109	4	.....	1492	52	3	9	221	.....	806	472																
348	47	4	77	285	58	1079	95	47	6	55	934	180	68	85	259	2	214	1414																		
77	15	110	9	9	5	237	7	1	3	7	111	7	8	40	82	4	95	104																		
114	5	.....	10	33	2	412	3	2	13	4	268	5	9	17	167	.....	64	368																
17	.....	.....	1	2	.....	41	12	1	.....	.....	17	.....	.....	.....	36	4	30	27										
9	.....	1	3	.....	1	14	.....	1	.....	.....	3	.....	.....	.....	9	1	4	17										
3.94	686	551	1529	3050	671	7698	598	310	37	183	5841	1721	784	1125	2135	60	3860	7293																		
4021	792	791	2017	3817	828	11117	905	404	50	316	8210	2364	1255	1488	2796	99	5863	9147																		

trouvés dans les Tableaux I, II et III précédents, et sont indiqués dans la marge gauche par des

PARDONS AND COMMUTATIONS.

TABLE V.

PARDONS ET COMMUTATIONS.

TABLEAU V.

ONTARIO.

TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879.

PENITENTIARY—KINGSTON.

Crime for which condemned.	Sen- tence.	Date of Committal.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex.		By what Court Condemned.	Remarks.
					M	F		
Murder.....	Life.....	Nov., 1871	Sept. 2, 1879	30	Q. Bench, Kamouraska, Q.	Original sentence of death having been previously com- muted.
Manslaughter.....	14 years.....	Oct., 1875	Oct. 4, 1878	.....	43	.....	Assize, Toronto.....
".....	7 ".....	April, 1874	March 5, 1879	.....	46	.....	Oyer et Termin, Toronto.....
".....	14 ".....	Nov., 1875	Sept. 2, 1879	.....	29	.....	Assize, Toronto.....
Rape.....	8 ".....	Oct., 1874	Feb. 24, 1879	30	Assize, Oxford.....	Original sentence of death having been previously com- muted.
".....	14 ".....	May, 1876	March 4, 1879	To serve 9 years from sentence.....	51	.....	Assize, Cobourg.....
Wound'g w'hin't to do griev's bod'y harm	5 ".....	Nov., 1876	Oct. 29, 1878	.....	30	.....	C'y J's. Grim., Victoria, O.
Unlawfully inflicting bodily harm.....	3 ".....	Mar., 1878	June 23, 1879	.....	39	.....	Assize, London.....
Abduction of A. M. Carr.....	2 ".....	Oct., 1877	Oct. 1, 1878	To serve 1 year from sen- tence.....	21	Assize, Guelph.....	Ill health.
Felonious Assault.....	7 ".....	Oct., 1873	Dec. 23, 1878	To serve 6 years from sentence.....	24	.....	Assize, Toronto.....
".....	7 ".....	Oct., 1873	March 4, 1879	.....	23	.....	".....
Assault with intent.....	5 ".....	Nov., 1876	Feb. 24, 1879	.....	35	.....	C'y J's. Grim. Peterboro'.....
Burglary and Larceny.....	8 ".....	April, 1874	Oct. 4, 1878	To serve till 8th Nov 1878.....	31	Assize, Brockville.....	Ill health.
".....	8 ".....	Dec., 1875	Dec. 23, 1878	.....	36	.....	Assize, Toronto.....
".....	7 ".....	Dec., 1873	Feb. 18, 1879	.....	27	.....	C'y J's. Grim., Leeds & Gren.
".....	7 ".....	April, 1876	April 9, 1879	.....	25	.....	Assize, Welland.....
Robbery.....	4 ".....	Oct., 1876	May 21, 1879	63	Police, Brantford.....	Ill health.
Attempt at Robbery.....	3 ".....	July, 1877	Dec. 23, 1878	.....	16	.....	Assize, Perth.....
Breaking into Shop and steal'g therefrom.	3 ".....	Aug., 1877	May 21, 1879	.....	35	.....	C'y J's. Grim., Frontenac.....
Horse Stealing.....	3 ".....	Oct., 1878	March 3, 1879	.....	39	.....	"..... Welland.....
Larceny and Receiving.....	2 ".....	Oct., 1877	Oct. 19, 1878	19	Queen's Bench, Montreal.....	Ill health.
".....	3 ".....	Nov., 1876	Jan. 4, 1879	.....	40	.....	C'y J's. Grim., Pembroke.....
".....	2 ".....	July, 1877	March 12, 1879	.....	38	.....	Assize, Hamilton.....
".....	2 ".....	Oct., 1874	March 27, 1879	.....	35	.....	"..... St. Catharines.....
".....	3 ".....	April, 1878	April 14, 1879	20	Sessions, St. Thomas.....	Ill health.
".....	5 ".....	Jan., 1876	July 15, 1879	.....	21	.....	Sessions, St. Thomas.....

TABLEAU V.—Cas où le droit de grâce a été exercé durant l'année finissant le 30 septembre 1879.

ONTARIO.

PÉNITENCIER—KINGSTON.

Crime pour lequel condamné.	Sentence.	Date de l'emprisonnement.	Date du pardon ou de la commutation.	Condition du pardon ou de la commutation.	Âge et sexe.		Par quelle cour condamné.	Remarques.
					M.	F.		
Meurtre.....	A vie.....	Nov. 1871.....	2 sept. 1879.....	.....	30	...	B. de la R., Kamouraska, Q.	La sentence de mort ayant été antérieurement commuée.
Homicide non-prémédité.....	14 ans.....	Oct. 1875.....	4 oct. 1878.....	.....	43	...	Assise, Toronto.....	
".....	".....	Avril 1874.....	5 mars 1879.....	.....	46	...	Oyer et Terminer, Toronto.	
".....	".....	Nov. 1875.....	2 sept. 1879.....	.....	29	...	Assise, Toronto.....	
Viol.....	8 ".....	Oct. 1874.....	24 février 1879.....	.....	30	...	Assise, Oxford.....	
".....	14 ".....	Mai 1876.....	4 mars 1879.....	Servir 9 ans.....	51	...	Assise, Cobourg.....	
Blessar avec intention de faire des lésions corporelles graves.....	5 ".....	Nov. 1876.....	29 oct. 1878.....	.....	30	...	Crim. de Comté, Victoria..	La sentence de mort ayant été antérieurement commuée.
Lésions corporelles.....	3 ".....	Mars 1878.....	25 juin 1879.....	.....	39	...	Assise, London.....	
Enlèvement de A. M. Carr.....	2 ".....	Oct. 1877.....	1 oct. 1878.....	Servir 1 an.....	21	...	Assise, Guelph.....	
Voies de fait av. int. de comm. une félonie.	7 ".....	Oct. 1873.....	23 déc. 1878.....	Servir 6 ans.....	24	...	Assise, Toronto.....	
".....	".....	Oct. 1873.....	4 mars 1879.....	.....	23	...	Assise, Toronto.....	
Voies de fait.....	5 ".....	Nov. 1876.....	24 fév. 1879.....	.....	35	...	Crim. de Comté, Peterboro'	
Vol de nuit avec effraction et larcin.....	8 ".....	Avril 1874.....	4 oct. 1878.....	Servir jusqu'au 8 novembre 1878.....	31	...	Assise, Brockville.....	
".....	".....	Déc. 1876.....	23 déc. 1878.....	.....	36	...	Assise, Toronto.....	
".....	".....	Déc. 1873.....	18 février 1879.....	.....	27	...	Crim. de Co., Leeds et Gren.	
Vol.....	7 ".....	Avril 1876.....	9 avril 1879.....	.....	25	...	Assise, Welland.....	
Tentative de vol.....	4 ".....	Oct. 1876.....	21 mai 1879.....	.....	63	...	Police, Brantford.....	
Vol de magasin avec effraction.....	3 ".....	Juill. 1877.....	23 déc. 1878.....	.....	16	...	Assise, Perth.....	
Vol de chevaux.....	3 ".....	Avril 1877.....	21 mai 1879.....	.....	35	...	Crim. de Comté, Frontenac	
Larcin et recel.....	2 ".....	Oct. 1878.....	3 mars 1879.....	.....	39	...	Crim. de Comté, Welland..	Manvais état de santé.
Larcin.....	2 ".....	Oct. 1877.....	19 oct. 1878.....	.....	19	...	Banc de la Reine, Montréal	
".....	3 ".....	Nov. 1876.....	4 janvier 1879.....	.....	40	...	Crim. de Comté, Pembroke	
".....	2 ".....	Juill. 1877.....	12 mars 1879.....	.....	38	...	" Hamilton.....	
".....	7 ".....	Oct. 1874.....	27 mars 1879.....	.....	35	...	Assise, Ste. Catherine.....	
".....	3 ".....	Avril 1878.....	14 avril 1879.....	.....	26	...	" Sessions, St. Thomas.....	
".....	5 ".....	Janv. 1876.....	15 juillet 1879.....	.....	21	...		

ONTARIO—Continued.

TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879.—Continued.

PENITENTIARY—KINGSTON—Concluded.

Crime for which condemned.	Sentence.	Date of Commit- tal.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex		By what Court Condemned.	Remarks.
					M	F		
Theft and Receiving Stolen Goods.....	7 years	Oct., 1875	Dec. 22, 1878	To serve 3½ years from sentence with remiss'n.	21	...	Assize, Ottawa.....	...
Arson	5 "	Mar., 1877	Oct. 4, 1878	To serve 18 months from sentence with remiss'n.	24	...	O'y J's. Crim., Cayuga.....	Ill health.
"	2 "	Oct., 1878	March 12, 1879	.....	88	...	" Belleville.....	Ill health.
"	2 "	July, 1878	June 11, 1879	.....	65	...	" Brockville.....	Ill health.
"	2 "	July, 1878	June 11, 1879	.....	66	...	" "	Ill health.
"	5 "	Mar., 1878	June 25, 1879	.....	35	...	Assize, Hamilton.....	Ill health.
Arson and Larceny.....	10 "	Mar., 1874	Dec. 23, 1878	.....	29	...	" London .....	...
Attempt at Arson.....	5 "	Nov., 1875	April 25, 1879	.....	29	...	" " .....	...
"	5 "	Nov., 1875	May 14, 1879	.....	29	...	" Toronto.....	...
Accessory to Arson.....	2 "	Sept., 1877	Feb. 18, 1879	.....	27	...	" Hamilton.....	...
Incendiarism.....	2 "	Oct., 1872	July 15, 1879	.....	44	...	" Cobourg .....	...
Forgery.....	3 "	Nov., 1876	Jan. 4, 1879	.....	34	...	Dist. Magist., Bedford, Q.....	...
"	4 "	Nov., 1876	Jan. 4, 1879	.....	22	...	Assize, Goderich.....	...
"	2 "	April, 1879	June 25, 1879	.....	41	...	" Hamilton.....	...
Coining.....	5 "	Oct., 1877	Sept. 12, 1879	.....	31	...	.....	...

CENTRAL PRISON—TORONTO.

Aggravated Assault.....	6 mos....	Dec., 1878	April 9, 1879	43	...	Sessions, Cornwall.....	{ Sentence not war- ranted by evid'ce { Doubtful if convic- tion justifiable. Ill health.
Assault.....	22 "	April, 1878	April 9, 1879	.....	18	...	Police, Chatham
Larceny.....	1 year..	Sept., 1878	Dec. 23, 1878	.....	25	...	" "
"	22 mos..	July, 1877	Feb. 5, 1879	.....	19	...	" "
Obt'g Money under False Pretences.....	1 year..	Sept., 1878	Dec. 28, 1879	.....	19	...	" "
Vagrancy.....	6 mos..	Nov., 1878	March 26, 1879	19	...	London	Ill health.

ONTARIO—*Concluded.*TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879—*Continued.*
REFORMATORY—PENTANGUISHER.

Crime for which condemned.	Sen- tence.	Date of Commis- sion.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex.		By what Court Condemned.	Remarks.
					M	F		
Larceny.....	3 yrs & 2 mos.	Feb., 1877 Nov.	21, 1878	.....	18	...	Police, Toronto.....	
".....	4 years.	Aug., 1878 Dec.	24, 1878	To serve 2 years in Cen- tral Prison.....	18	...	".....	
".....	"	Jan., 1876 Dec.	28, 1878	.....	17	...	".....	
".....	"	Sept., 1877 April	9, 1879	.....	15	...	".....	
".....	"	Mar., 1878 June	27, 1879	.....	17	...	C'y J's Crim., Woodstock	
".....	"	Feb., 1876 June	27, 1879	.....	20	...	Police, Toronto.....	
".....	"	Sept., 1875 June	27, 1879	.....	22	...	C'y J's Crim., Chatham..	
".....	"	Sept., 1876 June	27, 1879	.....	18	...	".....	
".....	"	Nov., 1877 June	25, 1879	.....	19	...	Police, Brantford.....	
".....	"	Aug., 1877 Aug.	4, 1879	.....	15	...	".....	
COMMON GAOLS.								
Assaulting his wife.....	40 days	Dec., 1878 Jan.	4, 1879	.....	40	...	Police, Hamilton.....	Recommended by Magistrate.
Assault.....	4 mos.	Feb., 1879 May	21, 1879	.....	25	...	J. P. Goderich.....	At request Ontario Government.
Maliciously Wounding.....	1 year. 6 mos.	Dec., 1878 Aug.	2, 1879	.....	39	...	Police, Owen Sound.....	
Horse Stealing.....	3 "	Nov., 1878 Jan.	14, 1879	To serve 4 months from sentence.....	54	...	C'y J's Crim., Owen Sound	ill health.
Larceny.....	2 "	July, 1879 Sept.	8, 1879	.....	26	...	".....	ill health.
Having an illicit Still.....	6 "	Sept., 1878 Dec.	23, 1878	.....	72	...	Police, Barrie.....	Recomm. by Officer Inland Revenue.

ONTARIO—Fin.

TABLEAU V.—Cas où le droit de grâce a été exercé durant l'année finissant le 30 septembre 1879—*Suite*.
MAISON DE RÉFORME—PÉNITENCIENNE.

Crime pour lequel condamné.	Sentence.	Date de l'emprisonnement.	Date du pardon ou de la commutation.	Condition du Pardon ou de la Commutation.	Âge et sexe.		Par quelle cour condamné.	Remarques.
					M	F		
Larcin.....	3 ans et 2 mois	Fév. 1877 21 nov.	1878	.....	18	...	Police, Toronto.....	
".....	4 ans.....	Avr. 1878 24 déc.	1878	Servir 2 ans à la prison centrale.....	18	...	" Ottawa.....	
".....	4 ".....	Janv. 1876 28 déc.	1878	.....	17	...	" Toronto.....	
".....	3 ".....	Sept. 1877 9 avril	1879	.....	15	...	" Hamilton.....	
".....	4 ".....	Mars 1878 27 juin	1879	.....	20	...	Crim. de Comté, Woodstock	
".....	5 ".....	Fév. 1876 27 juin	1879	.....	22	...	Police, Toronto.....	
".....	3 ".....	Sept. 1875 27 juin	1879	.....	18	...	Crim. de Comté, Chatham.	
".....	2 ".....	Nov. 1877 25 juin	1879	.....	19	...	Police, Brantford.....	
".....	5 ".....	Avr. 1877 4 août	1879	.....	15	...	" Chatham.....	
PRISONS COMMUNES.								
Voies de fait sur sa femme.....	10 jours.	Déc. 1878	4 janvier 1879	.....	40	...	Police, Hamilton.....	Recommandé par le magistrat.
Voies de fait.....	4 mois.	Fév. 1879 21 mai	1879	.....	25	...	Juge de la Paix, Goderich..	A la demande du gouvern't d'Ontar.
".....	1 an.....	Déc. 1878	2 août 1879	.....	36	...	Police, Owen Sound.....	
Blessé malicieusement.....	6 mois.	Déc. 1878	9 avril 1879	Servir 4 mois.....	54	...	Criminelle de Comté, Owen Sound.....	
Vol de chevaux.....	3 mois.	Nov. 1878 14 janvier 1879	1879	.....	26	...	Crim. de Comté, Lambton..	Mauv. état de santé
Larcin.....	2 mois.	Juill. 1879 8 sept.	1879	.....	16	...	" Carleton..	"
Posséder des appareils de distillation...	6 mois.	Sept. 1878 23 déc.	1879	.....	72	...	Police, Barrie.....	Recommandé par l'offic. du R. de l'I.

QUEBEC.

TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879.
ST. VINCENT DE PAUL PENITENTIARY.

Crime for which condemned,	Sen- tence.	Date of Committal.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex.		By what Court Condemned.	Remarks.
					M	F		
Stealing money out of a letter.....	5 years..	Aug., 1876	Sept. 12, 1879	27	...	District Magistrate, Sorel..	Ill health.
Stealing	2 "	Sept., 1877	Oct. 1, 1878	.....	20	...	Sessions, Montreal.....
Larceny	2 "	Dec., 1877	Jan. 14, 1879	.....	20	...	"
"	2 "	Dec., 1877	April 10, 1879	.....	36	...	Dist. Mag., St. Hyacinthe..
"	2 "	Nov., 1877	May 21, 1879	.....	33	...	Queen's Bench, Montreal..
Arson with intent to defraud.....	5 "	May, 1877	Oct. 1, 1878	To serve 18 months from sentence with remiss'n	31	...	Queen's Bench, Montreal..	{ Having with im- prisonm't before sentence served 4 years.
Arson	4 "	Oct., 1875	Dec. 23, 1878	To serve till 12th Oct. 1878	29	...	" Bedford ..	
Forgery	3 "	Oct., 1877	Oct. 1, 1878	.....	18	...	Queen's Bench, Montreal..
Forgery	4 "	Sept., 1875	Feb. 12, 1879	.....	33	...	" St. Johns.
Burglary	4 "	Aug., 1876	May 14, 1879	.....	41	...	" Gaspé
Breaking into Shop and steal'g therefrom..	2 "	Jan., 1878	Dec. 23, 1878	16	...	Sessions, Montreal.....	Q. B., St. Scholastique....
Bestiality	7 "	Jan., 1878	July 15, 1879	.....	57	...	"
COMMON GAOLS.								
Maliciously inflict'g grievous bodily harm	6 m'ths.	Aug., 1878	Dec. 24, 1878	24	...	Sessions, Montreal.....	Ill health.
Assault occasion'g grievous bodily harm.	1 year..	Jan., 1879	July 24, 1879	.....	30	...	Queen's Bench, Ottawa....
Assault'g constable in execution of duty..	1 month & \$20	Sept., 1878	Dec. 23, 1878	.....	21	...	" Montreal..
Obstruct'g constable in execution of duty	1 month & \$20	Sept., 1878	Dec. 23, 1878	.....	30	...	" "
Obstruct'g constable in execution of duty	1 month & \$20.	Sept., 1878	Dec. 23, 1878	.....	21	...	" "

QUÉBEC.

TABLEAU V.—Cas où le droit de grâce a été exercé, durant l'année finissant le 30 septembre 1879—*Suite*.
PÉNITENCIER DE ST. VINCENT DE PAUL.

Crime pour lequel condamné.	Sentence.	Date de l'emprisonnement.	Date du pardon ou de la commutation.	Condition du pardon ou de la commutation.	Âge et sexe.		Par quelle cour condamné.	Remarques.
					M	F		
Vol d'argent dans une lettre.....	5 ans....	Av. 1876	Sept. 12, 1879	.....	27	...	Magistrat de Dist., Sorel....	
Escroquerie.....	2 " ..	Sept. 1877	Oct. 1, 1878	.....	20	...	Sessions, Montréal.....	
Larcin.....	2 " ..	Déc. 1877	Janv. 14, 1879	.....	30	...	" ..	
" ..	2 " ..	Déc. 1877	Avril 10, 1879	.....	30	...	Mag. de Dist., St Hyacinthe	Mauvais état de
" ..	3 " ..	Nov. 1877	Mai 21, 1879	.....	33	...	Banc de la Reine, Montréal	santé.
Incendier une maison avec intention de frauder.....	5 " ..	Mai 1877	Oct. 1, 1878	Servir 18 mois.....	31	...	" ..	
Incendier une maison habitée.....	4 " ..	Oct. 1875	Déc. 23, 1878	.....	9	...	" ..	
Faux.....	3 " ..	Oct. 1877	Oct. 1, 1878	Servir jusqu'au 12 octobre 1878.....	18	...	Bradford.	
" ..	4 " ..	Sept. 1875	Fév. 12, 1879	.....	33	...	" ..	
Vol de nuit avec effraction.....	4 " ..	Av. 1876	Mai 14, 1879	.....	41	...	Montréal.	Ayant servi 4 ans en comptant l'emprisonnement
Bris de magasin et vol.....	2 " ..	Janv. 1878	Déc. 23, 1878	.....	16	...	" ..	antérieur à la
Bestialité.....	7 " ..	Janv. 1878	Juill. 15, 1879	.....	51	...	Sessions, Montréal.....	sentence.
							B. de la R., Ste.Scholastique	
PRISONS COMMUNES.								
Faire des blessures corporelles graves ..	6 mois ..	Av. 1878	Déc. 24, 1878	.....	24	...	Sessions, Montréal.....	Mauvais état de
Voies de fait avec blessures corp. graves	1 an ..	Janv. 1879	Juill. 24, 1879	.....	30	...	Banc de la Reine, Ottawa..	santé.
Voies de fait cont. un constab. en devoir.	1 mois et \$20....	Sept. 1878	Déc. 23, 1878	.....	21	...	Montréal..	
" ..	1 mois et \$20....	Sept. 1878	Déc. 23, 1878	.....	30	...	" ..	
" ..	1 mois et \$20....	Sept. 1878	Déc. 23, 1878	.....	21	...	Montréal..	

QUEBEC—Concluded.

TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879—Continued.

COMMON GAOLS—Concluded.

Crime for which condemned.	Sen- tence.	Date of Commit- tal.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex.		By what Court Condemned.	Remarks.
					A	M F		
Assault.....	1 year...	Mar., 1878	Feb. 13, 1879	.....	23...		Queen's Bench, Montreal..	
Larceny and obtaining goods by false pretences	1 " ..	Nov., 1878	May 9, 1879	.....	27...		Police, Quebec.....	
Larceny	9 mo'ths	June, 1878	Nov. 13, 1878	.....	25...		General Sessions, Montreal	
"	3 " ..	Dec. 1878	Jan. 3, 1879	.....	18...		Police, Montreal.....	On report of Sur- geon.
"	1 year...	Oct. 1878	July 15, 1879	.....	40...		Queen's Bench, Montreal...	
"	6 mo'ths			.....			
"	f m 7th			.....			
"	April ..	Sept., 1878	July 15, 1879	.....	24...		Sessions, Quebec.....	Judges recommend- ation.
"	18 mo'ths	Jan., 1878	Dec. 23, 1878	.....	35...		Superior, Aylmer.....	
"	f m 7th			.....			
Receiving Stolen Goods.....	April ..	Feb., 1879	July 15, 1879	.....	18...		Sessions, Quebec.....	
Inmate of House of Ill-Fame	3 mo'ths	May, 1879	July 21, 1879	.....	23...		Queen's Bench, Montreal..	
	6 mo'ths	Nov., 1878	Mar. 12, 1879	.....	18...		Recorder, Montreal.....	

REFORMATORY—MONTREAL.

Stealing money.....	4 years..	Dec., 1876	Jan. 4, 1879	.....	19...		Police, Montreal.....	
Stealing	3 " ..	Jan., 1877	Oct. 7, 1878	.....	16...		" ..	

QUÉBEC — Fin.
TABLEAU V.—Cas où le droit de grâce a été exercé durant l'année finissant le 30 septembre 1879.—Suite.
PRISONS COMMUNES—Fin.

Crime pour lequel condamné.	Sen- tence.	Date de l'emprison- nement.	Date du pardon ou de la commu- tation.	Condition du pardon ou de la commutation.	Âge et sexe.		Par quelle cour condamné.	Remarques.
					A	M F		
Voies de fait.....	1 an.....	Mars 1878	Fév. 13, 1879	.....	23...		Banc de la Reine, Montréal	
Larcin et obtenir des effets sous faux prétextes.....	1 an ...	Nov. 1878	Mai 9, 1879	.....	27...		Police, Québec.....	
Larcin.....	9 mois...	Jun 1878	Nov. 13, 1878	.....	25...		Sessions Génér. Montréal..	
".....	3 ".....	Déc. 1878	Janv. 3, 1879	.....	18...		Police, Montréal.....	Sur rapport du chi- rurgien.
".....	1 an.....	Oct. 1878	Juill. 15, 1879	.....	40...		Banc de la Reine, Montréal	
".....	6 mois depuis	Sept. 1878	Juill. 15, 1879	.....	44...		Sessions, Québec.....	Sur recommanda- tion du juge.
".....	18 mois.	Janv. 1878	Déc. 23, 1878	.....	42...		Supérieure, Aylmer.....	
".....	6 mois depuis	Fév. 1879	Juill. 15, 1879	.....	18...		Sessions, Québec.....	
Recel d'objets volés.....	3 mois...	Mai 1879	Juill. 21, 1879	.....	23...		Banc de la Reine, Montréal	
Habiter des maisons de débauché.....	6 mois...	Nov. 1878	Mars 12, 1879	.....	18...		Recorder, Montréal.....	
MAISON DE RÉFORME—MONTREAL.								
Vol d'argent.....	4 ans.....	Déc. 1876	Janv. 4, 1879	.....	19...		Police, Montréal.....	
Escroquerie.....	3 ".....	Janv. 1877	Oct. 7, 1878	.....	16...		".....	

NEW BRUNSWICK.

TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879—*Continued.*
PENITENTIARY, ST. JOHN.

Crime for which condemned.	Sentence.	Date of Commit- tal.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex.		By what Court Condemned.	Remarks.
					M	F		
Murder	Life	Aug., 1875	Jan. 8, 1879	.....	44	...	Supreme, St. John.....	Original of sentence of death previ- ously in- flicted.
"	7 years.....	Nov., 1878	March 3, 1879	.....	42	...	Oyer and Terminer, Charl..	
Stealing from Post Letter	5 "	Aug., 1876	Oct. 2, 1878	.....	21	...	Supreme, St. John.....	No sufficient evidence.
Larceny and Robbery	5 "	June, 1876	April 1, 1879	.....	23	...	County, Charlotte	
"	3 "	Jan., 1877	Oct. 21, 1878	.....	23	...	" " St. John.....	Ill health.
"	1 "	Nov., 1878	Feb. 18, 1879	To serve 6 months from sentence.....	22	...	Police, St. John.....	
"	3 "	July, 1877	Feb. 24, 1879	.....	28	...	County, St. John.....	Ill health.
"	1 "	Oct., 1878	March 12, 1879	.....	30	...	" " St. John.....	
"	3 "	Jan., 1878	July 15, 1879	.....	20	...	" " Westmoreland.....	Ill health.
"	2 "	Jan., 1878	July 15, 1879	.....	20	...	Supreme, St. John.....	
Uttering forged Bank Notes.....	5 "	Aug., 1876	Dec. 23, 1878	.....	30	...	" " Westmoreland.....	
COMMON GAOLS.								
Concealing the Birth of a Child.....	1 year.....	Nov., 1878	Aug. 11, 1879	.....	22	...	Circuit, Charlotte	
Assaulting Police in execution of duty 1	"	Oct., 1878	April 9, 1879	.....	25	...	County, Northumberland..	
Larceny.....	8 mo'ths.....	Sept., 1878	Jan. 25, 1879	.....	26	...	Supreme Court.....	Ill health.

NOUVEAU-BRUNSWICK.

TABLEAU V.—Cas où le droit de grâce a été exercé durant l'année finissant le 30 septembre 1879.—*Suite.*

PÉNITENCIER—ST. JEAN.

Crime pour lequel condamné.	Sentence.	Date de l'emprisonnement.	Date du pardon ou de la commutation.	Condition du pardon ou de la commutation.	Âge et sexe.		Par quelle cour condamné.	Remarques.
					M.	F.		
Meurtre.....	A vie....	Août 1875	8 janvier 1879	.....	14	..	Suprême, St. Jean.....	Mauvais état de santé. Proves insuffisantes. } La sentence de mort ayant été surélevée, remplit cour.
".....	7 ans....	Nov. 1878	3 mars 1879	.....	42	..	Oyer et Tern., Charlotte.	
Vol d'une lettre.....	5 "	Août 1876	2 oct. 1878	.....	21	..	Suprême, St. Jean.....	Mauvais état de santé.
Larcin et vol.....	5 "	Juin 1876	1 avril 1879	.....	23	..	Comté, Charlotte.....	
Larcin.....	3 "	Janv. 1877	21 oct. 1878	.....	23	..	" " St. Jean.....	
".....	1 "	Nov. 1878	18 février 1879	Servir 6 mois.....	22	..	Police, St. Jean.....	Mauvais état de santé.
".....	3 "	Juill. 1877	24 février 1879	.....	28	..	Comté, St. Jean.....	
".....	1 "	Oct. 1878	12 mars 1879	.....	36	..	" " ".....	
".....	3 "	Juin 1878	15 juillet 1879	.....	20	..	" Westmoreland.....	
".....	2 "	Janv. 1878	15 juillet 1879	.....	30	..	Suprême, St. Jean.....	Mauvais état de santé.
".....	5 "	Août 1876	28 déc. 1878	.....	31	..	" Westmoreland..	
Circulation de faux billets de banque.....								
PRISONS COMMUNES.								
Suppression de part.....	1 an.....	Nov. 1878	11 août 1879	.....	22	..	Circuit, Charlotte.....	
Voies de fait sur un constable en devoir.....	1 an.....	Oct. 1878	9 avril 1879	.....	25	..	Comté, Northumberland...	
Larcin.....	3 mois..	Sept. 1878	25 janvier 1879	.....	26	..	Suprême.....	Mauvais état de santé.

NOVA SCOTIA.

TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879—*Continued*.
PENITENTIARY—HALIFAX.

Crime for which condemned.	Sentence.	Date of Commit- tal.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex.		By what Court Condemned.	Remarks.
					M	F		
Murder.....	Life.....	Nov., 1861	Dec. 23, 1878	.....	30	...	Supreme, Yarmouth.....	{ (Original sentence of death having been prev'y commuted. Ill health.
Larceny.....	4 years..	May, 1878	Feb. 28, 1879	.....	27	...	Supreme Court.....	
COMMON GAOLS.								
Larceny.....	1 year...	Nov., 1878	May 21, 1879	.....	65	...	Supreme Court.....	Fine remitted.
Perjury....	1 month & \$40	June, 1878	Aug. 4, 1879	.....	41	...	Supreme, Pictou.....	
PRINCE EDWARD ISLAND.								
COMMON GAOLS.								
Assault.....	8 mo'ths	Mar., 1878	Dec. 28, 1878	.....	19	...	Supreme Court.....	Ill health.
".....	3 mo'ths	Oct., 1878	Feb. 12, 1879	.....	24	...	Stipendiary Magistrate, Charlottetown.....	
Burglary.....	5 years..	Jan., 1876	April 9, 1879	.....	19	...	Supreme Court.....	Original sentence of death having been prev'y commuted.
Larceny.....	6 mo'ths	Oct., 1878	April 9, 1879	.....	42	...	Assise, Prince.....	

NOUVELLE-ÉCOSSE.
TABLEAU V.—Cas où le droit de grâce a été exercé durant l'année finissant le 30 septembre 1879—*Suite*.
PÉNITENCIER—HALIFAX.

Crime pour lequel condamné.	Sentence.	Date de l'emprisonnement.	Date du pardon ou de la commutation.	Condition du Pardon ou de la Commutation.	Âge et sexe.		Par quelle cour condamné.	Remarques.
					M	F		
Meurtre.....	A vie....	Nov. 1861	23 déc. 1878	.....	26	.....	Suprême, Yarmouth.....	{ La sentence de mort ayant été antérieurement commuée. Mauvais état de santé.
Larcin.....	4 ans....	Mai 1878	23 février 1879	.....	27	.....	Suprême.....	
PRISONS COMMUNES.								
Larcin.....	1 an....	Nov. 1878	21 mai 1879	.....	65	.....	Suprême.....	Ameude remise.
Parjure.....	1 mois et \$40....	Juin 1879	4 août 1879	.....	41	.....	Suprême, Pictou.....	
ILE DU PRINCE-EDOUARD.								
PRISONS COMMUNES.								
Voies de fait.....	8 mois..	Mars 1878	28 déc. 1878	.....	19	.....	Suprême.....	Mauvais état de santé.
".....	6 mois..	Oct. 1878	12 février 1879	.....	24	.....	Mag. Sup., Charlottetown.	
Vol de nuit avec effraction.....	5 ans....	Janv. 1876	9 avril 1879	.....	19	.....	Suprême.....	La sentence de mort ayant été antérieurement commuée.
Larcin.....	6 mois..	(Oct. 1875	9 avril 1879	.....	42	.....	Assise, Prince.....	

BRITISH COLUMBIA.

TABLE V.—Cases in which the Prerogative of Mercy has been exercised, during the year ended 30th September, 1879—*Concluded*.
PENITENTIARY—NEW WESTMINSTER.

Crime for which condemned.	Sentence.	Date of Commit- tal.	Date of Pardon or Commutation.	Condition of Pardon or Commutation.	Age and Sex.		By what Court Condemned.	Remarks.
					M	F		
Perjury.....	5 years.	Dec., 1874	Dec. 23, 1878	.....	43	...	Supreme, Victoria.....	.....
COMMON GAOLS.								
Shooting a Chinaman with intent, etc....	7 years.	Sept., 1873	Oct. 1, 1878	.....	.....	.....	Supreme, Victoria.....	.....
DEATH SENTENCES COMMUTED DURING THE YEAR.								
Murder.....	Death....	Sept., 1878	Nov. 7, 1878	Imprisonment, life, King- ston Penitentiary.....	.....	.....	Assise, Renfrew, O. ....	.....
".....	".....	Oct., 1878	Nov. 18, 1878	Imprisonment, life, King- ston Penitentiary.....	.....	.....	Assise, Welland, O. ....	.....
".....	".....	Nov., 1878	Jan. 4, 1879	Imprisonment, 10 years, Brit. Columb. Penit'y.	.....	.....	Supreme, Brit. Columbia...	.....
".....	".....	Nov., 1878	Jan. 2, 1879	Imprisonment, 7 years, St. John Penitentiary	.....	.....	Oyer and Terminer, St.	.....
".....	".....	June, 1878	July 23, 1879	Imprisonment, life, Ha- ifax Penitentiary.....	.....	.....	Andrews, N.B.....	.....
".....	".....	June, 1878	July 11, 1879	Imprisonment, life, King- ston Penitentiary.....	.....	.....	Supreme, Lunenburg, N.S.	.....
".....	".....	.....	.....	.....	.....	.....	Oyer & Term., Toronto, O.	.....

COLOMBIE — BRITANNIQUE.

TABLEAU V.—Cas où le droit de grâce a été exercé durant l'année finissant le 30 septembre 1879—Fin.

PÉNITENCIER—NEW WESTMINSTER.

Crime pour lequel condamné.	Sen- tence.	Date de l'em- prison- nement.	Date du pardon ou de la commu- tation.	Condition du pardon ou de la commutation.	Âge et sexe.		Par quelle cour condamné.	Remarques.
					M	F		
Parjure.....	5 ans...	Déc. 1874	23 déc. 1878	.....	43		Suprême, Victoria	
PRISONS COMMUNES.								
Usage d'armes avec intention de tuer.....	7 ans...	Sept. 1872	1er oct. 1878	.....			Suprême, Victoria	
SENTENCES DE MORT COMMUÉES DURANT L'ANNÉE.								
Meurtre	La mort	Sept. 1873	7 nov.	1878 Pénitencier de Kingston, pour la vie			Assise, Renfrew, O... ..	
"	"	Oct. 1878	18 nov.	1878 Pénitencier de Kingston, pour la vie			Assise, Welland, O... ..	
"	"	Nov. 1878	4 janv.	1879 Pénitencier, Colombie- Britannique, 10 ans.....			Suprême, Colombie-Brit....	
"	"	Nov. 1873	2 janv.	1879 Pénitencier, St. Jean, N.B., 7 ans			Oyer et Ter., St André, N.B.	
"	"	Juin 1879	23 juillet	1879 Pénit., Halifax, p. la vie.....			Suprême, Lunenburg, N.E.	
"	"	Juin 1879	11 juillet	1879 Pénitencier, Kingston, pour la vie			Oyer et Termin., Toronto..	

APPENDIX TO THE ANNUAL REPORT

— OF THE —

DEPARTMENT OF AGRICULTURE

CANADA IN 1880.

REPORTS

— OF —

TENANT FARMERS' DELEGATES

— ON THE —

DOMINION OF CANADA

— AS A —

FIELD FOR SETTLEMENT.

SECOND SERIES.



OTTAWA:

PRINTED BY MACLEAN, ROGER & CO., WELLINGTON STREET.

1881

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INTRODUCTION.

The second series of the reports of farmers from England, Ireland and Scotland, who visited Canada in the summer and autumn of last year, are now presented to the public. They have been made by the following gentlemen, some of whom were appointed as delegates by the farmers in the districts, while others, from their positions in the agricultural world, are well qualified to speak upon so important a subject.

Mr. J. P. Sheldon, Professor of Agriculture, Wilts and Hants Agricultural College, Downton, Salisbury.

Mr. Hugh McLean, Rhu, Argyllshire.

Mr. George Curtis, Woodside, Silsden, Leeds.

Mr. R. H. B. P. Anderson, Listowel, County Kerry, Ireland.

Mr. W. Cubitt, Bacton Abbey, North Walsham, Norfolk.

Mr. Peter Imrie, Cawder-Cuilt, Maryhill, Lanark.

Mr. J. Sparrow, Woodlands Farm, Doynton, near Bath.

Mr. G. Broderick, Hawes, Wensleydale, York.

Mr. John Sagar, Waddington, near Clitheroe, Lancashire.

A paper has also been contributed by Mr. James Riddell, who has been residing in Manitoba for four years. Extracts are also given from the report of Messrs. Clarke Read and Albert Pell, M.P., presented to Parliament in August, 1880 — and from the Chapter of the 'Colonization Circular' relating to Canada recently issued by the Colonial Office.

Containing, as they do, much information upon the agricultural resources of Manitoba, the North-West Territories, Ontario, Quebec, and the Maritime Provinces of Canada, and the suitability of the country generally for the settlement of British agriculturists and others, these reports will doubtless be read with interest by many, who, from various causes, are looking around for fresh fields in which their capital and energy can be invested to advantage.

The following are the classes recommended to go to Canada :

1. Tenant farmers, who have sufficient capital to enable them to settle on farms, may be advised to go with safety, and with the certainty of doing well. The same remark will apply to any persons who, although not agriculturists, would be able to adapt themselves to agricultural pursuits, and who have sufficient means to enable them to take up farms.

2. Produce farmers, and persons with capital seeking investment.

3. Male and female farm laborers, and female domestic servants (to whom assisted passages are granted) and country mechanics.

The classes who should be warned against emigration are females above the grade of servants, clerks, shopmen, and persons having no particular trade or calling, and unaccustomed to manual labor. To these Canada offers but little encouragement.

It is claimed that Canada offers advantages to steady, hardworking men, unequalled in any other country. In the first place, the cost of reaching there is less—a consideration where a man has a family and is not overburdened with cash. The sea passage is also shorter; and the settler remains a British subject, not requiring to change his nationality before taking up a free grant of land, or acquiring the right to record his vote. Free grants of land, ranging from 100 to 200 acres, can be obtained in most of the provinces. In Manitoba and the North-West Territories a settler can obtain 160 acres free, and purchase another 160 acres at a nominal price and on very easy conditions, as set forth in the Appendix. In writing of this part of Canada, its rapid growth and development must be mentioned. The country was practically unknown ten years ago; now it possesses a city of 12,000 inhabitants (Winnipeg), besides

many smaller towns. The rapid construction of the Canadian Pacific Railway must undoubtedly be of incalculable benefit to the country, by opening it up and giving employment to a large amount of labor. Many other railways will doubtless be made in this vast territory as the country becomes inhabited.

The climate is suitable for Englishmen, and the country produces all the crops that are raised in England, and many more. Tomatoes, melons, grapes, peaches and fruits ripen in the open air and grow to the greatest luxuriance, which is a sufficient answer to anything that may be said against the climate.

It is unnecessary to speak in detail of the various reports; they need no comment; and it only remains for persons who are thinking of leaving England to settle down in other countries, to place the advantages of Canada against the disadvantages, and form their own judgment as to its suitability for the settlement of agriculturists, and those engaged in the other industries that must follow in their wake.

The introduction to last year's issue is also printed, and the reports therein referred to may be obtained from any of the Government offices.

INTRODUCTION TO FIRST SERIES OF REPORTS,

PUBLISHED EARLY IN 1880.

The Hon. J. H. Pope, the Minister of Agriculture of the Government of Canada, caused a number of delegates representing tenant farmers in the United Kingdom to be invited to visit the Dominion in the autumn of 1879, for the purpose of examining its resources and reporting on its suitability as a field for settlement.

In accordance with such invitation, the following delegates visited Canada:—

Mr. Biggar, The Grange, Dalbeattie, Kirkcudbrightshire.

Mr. Cowan, Mains of Park, Glenluce, Wigtownshire.

Mr. Gordon, Comlongon Mains, Annan, Dumfriesshire.

Mr. Elliot, Hollybush, Galashiels.

Mr. Logan, Legerwood, Earlston, Berwickshire.

Mr. Snow, Pirntaton, Fountain Hall, Midlothian.

Mr. Hutchinson, Brougham Castle, Penrith, Cumberland.

Mr. Peat, Lees House, Silloth, Cumberland.

Mr. Irving, Bowness-on-Solway, Carlisle.

Mr. Johnstone, Low Burnthwaite, near Carlisle.

Mr. Wilken, Waterside of Forbes, Aberdeenshire.

Mr. Bruce, Aberdeenshire.

Mr. Wallace, Nithsdale.

Mr. Welsh, Eskdale.

These gentlemen were, in the first place, clearly informed it was of all things desired that their own judgment should be freely exercised and entirely unfettered; and that it was simply desired to obtain from them the result of their own personal observations, as well with respect to drawbacks as advantages, to shade as well as brightness. But it may be added that even this injunction was unnecessary for men of the character of those who were sent to Canada, and their constituents do not require to be informed of it.

The motive for thus inviting delegates and affording them facilities to see every part and province of the Dominion, in so far as practicable within the limit of time at their disposal, was to obtain testimony as respects the objects stated, which should not be open to the kind of question that might attach to any statements whatever coming from Canada, no matter on what authority they might be made.

The reports now published have been made by the delegates to their respective constituents, and have been handed to Mr. John Lowe, the Secretary of the Department of Agriculture of the Government of Canada, who has visited this country for the purpose of receiving and publishing them. This has only been done after careful revision by the delegates responsible for each.

The reports of two gentlemen who did not visit the Dominion as delegates, namely, Mr. John Maxwell, of Carlisle, and Mr. Chambré, from the County Tyrone, in Ireland, but who accompanied parties of the delegates as simple observers, are appended to this publication.

It is not thought necessary to make in this place any attempt to summarize the reports of the delegates, as they will be read with very great and special interest by many in the United Kingdom. It may, however, be generally stated that those who went to Manitoba and contiguous parts of the adjoining territory found the land to be of extraordinary richness, and specially adapted to the growth of wheat; while in the older provinces of the Dominion they found the conditions of mixed farming very much the same as in the United Kingdom. One of the delegates, Mr. Elliot, stated

that, in the parts of the Dominion he visited, he did not find that cattle required to be housed longer than in Scotland.

Several of the delegates refer to the question why farms may be bought in the older provinces, and why the land is so cheap. In so far as respects price, in the last named portion of the Dominion, it is to be observed that the value of occupied land in the older parts of a new country like Canada must necessarily, to a great extent, be governed—first, by the cost of clearing new forest land in the wooded parts; and second, by the facility with which prairie land can be obtained free, to the extent of 160 acres, on the simple condition of continuous settlement for three years. It must be plain to all men that the fact of vast areas being open to settlement on such conditions will largely affect prices of occupied land a few hundred miles distant, to which there is connection both by water and rail.

A fact to be remarked is that the farmer who migrates from the British Islands to any part of Canada does not change his flag; nor does he, except to a very slight degree, change his mode of life or his companionship. He goes among his own people to conditions of life and society the same as those he leaves behind. He is not obliged to swear—before he can exercise the rights of citizenship, or in some States held land—that he “renounces for ever all allegiance and fidelity” to his Sovereign and the land of his birth.

The farmer who migrates from these Islands, moreover, has the satisfaction of feeling that he is assisting to build up a great British Empire, having for its seat the northern half of the continent of North America, occupying a space as large as the whole of Europe, and containing agricultural, mineral and commercial resources to be developed in the immediate future of almost illimitable extent; and, as the reports of the delegates will show, certainly beyond popular conception in this country.

The public lands of Manitoba, Keewatin and the North-West Territory are in the hands of the Dominion Government; and those of the older provinces in the hands of the Provincial Governments. The regulations, as respects the Dominion lands, stating the conditions on which homesteads are given to settlers, and the prices at which other lands are sold, including the railway lands, are appended to this publication. Any further particulars on any point may be obtained by correspondence with a Government agent.

THE REPORT OF MR. J. P. SHELDON, PROFESSOR OF AGRICULTURE
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SALISBURY.

INTRODUCTORY.

Sailing from Liverpool in the Allan steamship *Peruvian* on the 12th day of August last, I landed in Quebec on the 21st of the same month. I then proceeded by way of Montreal to Ottawa, steaming up the Ottawa river; I afterwards went to Toronto, and from thence, by way of the Great Lakes, to Manitoba, which was the extent of my journey westward. Returning eastward, I spent a considerable time in the Province of Ontario, leaving it at last reluctantly. I then proceeded to the Provinces of Quebec, New Brunswick, Prince Edward Island and Nova Scotia, and my impressions of each of these will be found later on in this report. Having spent exactly ten weeks in the country, I sailed from Quebec on the 30th of October, and arrived in Liverpool on the 8th day of November.

On this occasion I took passage on the Allan mail boat *Moravian*, and I may now take the opportunity of expressing a high opinion of the great care and skill with which these vessels are navigated, the comfortable and elegant manner in which they are fitted up, the attention which the passengers get from the stewards, the courtesy which they never fail to receive from the officers of the vessels, and of the general cleanliness, neatness, and order which reign everywhere on board.

Going out on the *Peruvian* we had a large number of emigrants as steerage and intermediate passengers; and through the courtesy of Captain Smith, who personally conducted me over the ship, being clearly familiar with every detail of its management, I was enabled to inspect the emigrants' quarters. I wish here to bear testimony to the cleanliness and airiness of the sleeping rooms, to the excellent quality of the food supplied, and to the order, neatness and discipline which prevailed throughout. To cross the great Atlantic in these boats is, in fact, a much easier, simpler, and pleasanter thing than people think; and if it really is the case that many persons, particularly females, are deterred from going to Canada on account of the voyage, I may here say that there is really nothing formidable in it at all. After a safe and rapid voyage, emigrants and settlers in Her Majesty's Canadian territory will meet with every attention, and receive the most ample instructions, from the agents of the Dominion Government, who are stationed at every necessary place for the purpose of giving assistance to those who need it.

It must be understood that I can only give in this report the unfinished opinions which may reasonably be expected to come of a tour far too limited in time. Opinions, in fact, I shall scarcely venture to give at all, except on certain points on which my information may be regarded as sufficiently definite; for the most part I shall confine myself to impressions, suggesting rather than drawing inferences. Many of the conditions which bear on the agriculture of Canada are so essentially different from those which prevail in the Mother Country, that dogmatism on the part of a mere traveller would easily develop into egotism; I shall, therefore, mainly confine myself to descriptions of what I saw, and to recital of what I heard.

It is to be feared that some writers on the agriculture of Canada, who were travellers and not agriculturists, have fallen into the error of expressing opinions of a too definite character; and were it not that I am a farmer by early training, and by subsequent experience until now, I should feel diffident at expressing even my impressions of the various Provinces through which I passed, of the different soils I inspected, and of the diversified systems of husbandry which came under my notice. I made it my business, however, throughout the journey, to see as much as possible with my own eyes, and to obtain the most reliable information within my reach; it

is therefore competent for me to draw a picture which, if erring in any particular, will err unintentionally.

The Dominion Government and the Provincial Legislatures, as well as the agents of the Dominion and private individuals almost everywhere, afforded me every possible facility to see the various sections of the country as thoroughly as circumstances admitted, and I found no means lacking or withheld of ascertaining alike the advantages and disadvantages of the country as a field for the energies and capabilities of Old Country farmers. It is, in fact, easier by far for a stranger to obtain information in Canada than in England or Ireland, for the people are much more communicative and they spare no pains to give ample opportunity for one travelling as I did to inspect their farms and stock, and the various details of their practice. My tour through Canada has been a singularly pleasant one—made so by the untiring kindness of the people; and interesting, on account of the many striking and beautiful scenes which the country affords.

MANITOBA.

A journey to Manitoba by way of the great Lakes Huron and Superior is full of interest. The scenery in many parts is beautiful; in some it is even grand and majestic. The various parts touched at in Georgian Bay present in some cases scenes of commercial activity beyond what I had expected to find. At Collingwood, for instance, and Owen Sound, there are substantial and thriving towns, with well-built hotels, houses, stores, and public institutions, and the country around and behind them is being rapidly cleared and brought into cultivation. At Owen Sound I had a very pleasant drive of ten or a dozen miles back into the country with Mr. Keogh, who, with marked kindness, hitched up his team to enable me to make the best use of the couple of hours which were at my disposal before the boat started again. We saw many farms on the way, most of which had a progressive air about them; there were also several fine orchards with excellent plums and apples, especially the latter, proving that fruit can be easily and profitably raised midway between the 44th and 45th parallels.

Passing along the northern coast of Lake Superior, I saw some magnificent scenery, chiefly in Thunder Bay and in the Fort William district. The last-mentioned place is at present the Eastern terminus of the Canadian Pacific Railway, a road which is being rapidly built, and which will in due time open up the illimitable resources of the North-West territory. This road, in fact, is necessary to the colonization of the North-West. Until it is built, indeed, and until there is a Canadian canal at the Sault Ste. Marie, the produce of the North-West cannot be forwarded to Europe without passing through United States' territory, unless, indeed the Hudson's Bay route can be made practicable.

The Province of Manitoba, so far as I saw it, is, as a rule, flat, wanting in trees, and, consequently, somewhat dreary-looking; but in many parts the land is of striking richness. I was up there in time to see the latter part of the harvesting, and I was certainly struck with the excellent crops of wheat and oats which were grown with the crudest cultivation.

On the day after my arrival, September 3rd, I saw a new string-binder at work in a crop of wheat in the Kildonan settlement, near Winnipeg; it was a very nice even crop, and would average, say, 25 bushels per acre of grain, whose quality was very good; the wheat was the "Scotch Fife" variety, not a heavy-headed kind, but it was a nice, even crop, the straw rather short and weak, but clear and bright, and the grain was plump, well-fed, bright, and fit for the mill at once. This crop was sown on the 22nd of May, on first prairie sod—that is, on prairie land just then ploughed up for the first time—and as such sod is very tough at first, it may be imagined that the surface of the field was rough, and that the seed had been imperfectly covered; yet the seed was sown and the crop dead ripe within a period of 15 weeks. It is, however, no uncommon thing for wheat to be twice in the bag within 90 days—that is, sown, harvested, and thrashed within that period. I saw also a crop of oats which was sown at intervals, as the land was ploughed, from the 7th to

the 17th of June; the oats were the black tartarian variety, and though not ripe when I saw it, I should say the crop would reach 45 bushels per acre. It was a strong, well-headed crop, and the oats promised to be a good sample. This crop, too, was on first prairie sod, on a farm belonging to Mr. Ross, of Winnipeg, but some ten or twelve miles away from the city.

Land increases rapidly in value near to the city. For this self-same farm Mr. Ross paid \$367; now he wants \$3,000 for it. It is 240 acres in extent, and the owner has put up a small house and a building or two on it, besides breaking up about half of the land.

The soil of Manitoba is a purely vegetable loam, black as ink, and full of organic matter, in some places many feet thick, and resting on the alluvial drift of the Red and Assiniboine Rivers. It is, of course, extremely rich in the chief elements of plant-food, and cannot easily be exhausted; the farmers know this, so they take all they can out of it in the shortest possible time, and return nothing whatever to it in the form of manure. By turning up an inch or two of fresh soil now and again, the fertility of the surface is renewed, and the same exhaustive system of growing wheat, year by year, may be pursued for a long period with impunity. It is true, in fact, that for several of the first years, at all events, manuring the soil would do much more harm than good; and, until an Act was passed to prevent it, the farmers were in the habit of getting their litter and manure out of the way by sleighing it out on the ice of the frozen rivers in winter, to be carried away somewhere when spring-time and the floods come, and the ice broken up; now they leave it to rot in heaps outside the stables, and find it an easier task to remove the stable rather than the manure, when the latter becomes unpleasantly plentiful.

In course of time it is probable that the manure will need to be put to its legitimate use of improving an exhausted soil, or maintaining the fertility of a rich one. At a still later period the operation of subsoiling will bring up new earth from below, and there does not appear to be any probability that the better soils of the Province will ever become sterile, providing that the farmers make use of the means they will always have at hand for keeping them up to the mark. At present, however, these rich wheat soils do not need improving; they are rich enough for years to come, and in some cases too rich for the welfare of the crop; much of the straw, therefore, is valueless, and really a cumber to the farmer. In the State of Minnesota I saw large quantities of it burnt to get rid of it.

The good prairie soils are known by the dwarf wild rose and the wolf-willow growing on them while still in a state of nature; at all events, the land is at once denoted good where these plants are found, though it is probable that there is good land on which they are not found. But there is a deal of inferior soil in the Province in places; this is chiefly alkaline soil, on which nothing that is profitable will grow in its present condition; in many places, too, the water is alkaline. Yet there is plenty of good water to be got in most places by boring for it, and in some instances a clear pure spring has been struck a very few feet below the surface.

It must not be supposed that the soil of Manitoba is fit only for wheat and oats. The wild grasses, it is true, are very coarse in character, and there are many weeds and worthless plants among them, yet cattle flourish on these immense plains of prairie grass. The "prairie meadows" are generally damp lands, situated near the swamps. "River lots" often stretch four miles back, and are 6, 9 or 12 chains wide, as the case may be; 6 chains at that length enclose 200 acres. The Province is not adapted to grow maize; it is too far north for that; but it will grow garden vegetables very well, and turnips and potatoes, beans and peas, in the fields with complete success, while such "tame" grasses, as timothy and the rye grasses, and also red and white clover, grow satisfactorily on land that is at all decently cultivated.

Outside the city of Winnipeg I saw a large market garden, run by a Yorkshireman named Longbottom, in which very large crops of onions, potatoes, carrots, peas, beans, tomatoes, celery, and a hundred other things, were grown in a rough-and-ready sort of a way, but very profitably. There is a good market in Winnipeg for all kinds of garden stuff, and the earliest sorts command very high prices, so that our

Yorkshire friend, as I was told on the best authority, is reaping a rich reward of his skill and industry.

I was much surprised to find among the Manitoban farmers one for my old Cirencester pupils. He had bought a farm of some 400 acres a few miles west of Winnipeg, paying, as was thought, the extravagant price of \$20 (£4) per acre. He declared to me that he had the best farm in the locality, which may be taken as evidence of his being satisfied with it; and he was growing crops of turnips, potatoes, oats, etc., which were already a theme of conversation in the Province; this was done by better cultivation than the land of Manitoba is used to, and it is clear that the soil will produce almost any kind of crop in a very satisfactory way, providing it is properly attended to. And yet, how can we expect the rank and file of farmers to cultivate the soil carefully in a country which has such a superb abundance of magnificent land still unoccupied? In time, no doubt, better farming will prevail; and I hope my old pupil will set an example which will be worth extensive imitation; but at present land is too cheap and plentiful to admit of microscopic cultivation, as we have it in England and Scotland.

The chief drawbacks in Manitoba, in the estimation of an Englishman, are these: Bad roads, bad water in many parts, the almost utter absence of trees except on the rivers' banks, the flatness of the country and the long and severe winter. (And these remarks apply with even greater force to large tracts of country I have seen in the north-western portion of the United States.) No doubt the roads in time will be improved, though road-metal is very scarce; good water will be obtained in most parts of the country by boring for it; this, indeed, is already being done; trees will be planted to break the monotony of the scene; and so far as the winters are concerned, I am assured by those whose testimony is worthy of all trust, that the mercury may go to 30° below zero, yet the cold is not intolerable, but rather pleasant and bracing, *because the air is dry*. The flat low-lying land in the vicinity of Winnipeg has hitherto been much flooded in spring time, but an extensive and well-executed system of large open drains, which is now being carried out at the cost of the Government, will greatly diminish the evil, if not entirely remove it. There are other districts needing similar treatment, and, as the land is of excellent quality, they will receive attention in due time.

In the city of Winnipeg every household and personal requisite can be bought at not unreasonable rates; and, above all, agricultural tools and machinery of a character superior to the general run of such things in England, are everywhere abundant. It is, in fact, one of the sights most suggestive of reflection, to notice at the railway stations, here and there, and at the dealers' stores, abundant supplies of labor-saving implements and machinery, which are cheaper, handier and better made than many English goods. The cost of living is not very high; beef, by the side, in winter is about 7c. a lb.; beefsteaks in summer, 15c.; mutton in winter about 12c., and butter about 25c. the year round. Eggs in winter are 35c. a dozen.

The great features of Manitoba are: Land of excellent quality, very low in price, and in great abundance, and a climate that brings to perfection, in a short time, all kinds of cultivated crops. The value of land is \$1 (4s.) to \$10 (£2) an acre, away in the country, while near the city, in some cases, it is still higher. Out in the North-West Territory, however, the finest land can be bought at a dollar or less per acre, and actual settlers can obtain free grants of 160 acres for each adult, with a pre-emption right to 160 more on payment of a nominal sum to Government. I cannot, however, recommend English farmers of middle age to go there to settle, because they are entirely unsuited to pioneer life, and would have much to unlearn before they could learn the ways of the country; but young men with small capital and strong hearts and willing hands, even though they have been reared amidst the comforts of an English home, are sure to prosper in the new territory, providing they are steady and industrious. Being young, they are not too closely wedded to certain habits of life, and they would the more easily habituate themselves to the new conditions which they would encounter in the new country. But whoever may go to Manitoba from the Old Country, will do well to have a good look around before buy-

ing land, and, if possible, to pass a few weeks on a farm here and there, with a view of watching the processes on which husbandry is conducted in the North-West; and a man with a small capital and no encumbrances would do well to hire himself out to a farmer for a year or two before locating himself on land of his own. Land may be rented in Manitoba, and probably it would be a wise thing for an English farmer to rent a farm for a year or two, until he has learned the country and the country's ways, and he will then be the better able to select the right sort of land for himself. Land may be rented as follows: The landlord provides the land and half the seed; the tenant the labor, implements, horses, and half the seed; the landlord receives one-third, and the tenant keeps two-thirds of the produce for his share of the business. Mr. Mackenzie, of Burnside, one of the largest and most prosperous farmers in Canada, lets off some of his land in the Portage la Prairie on these terms.

ONTARIO.

Of the southern part of this Province I cannot speak in terms other than of warm praise. Generally speaking, this favored portion of the Province has a rolling and, in some parts, almost a hilly surface; in certain localities, as that of Hamilton, for instance, the surface is much broken, and almost precipitous here and there; but as a rule, the great bulk of the land in this part of the Province, with the exception of rocky or swampy districts, is easily cultivable when it is cleared of timber and the roots are pulled out. Thirty or forty years ago, Ontario must have been a very heavily-wooded district, and the labor of clearing the hundreds and thousands of beautiful farms must have been prodigious; in the district to which these remarks more specially refer, the work of clearing is, for the most part, done, but there are still many extensive tracts of timber land here and there, and most of the farms have a smaller or greater proportion of uncleared land upon them. This land is kept to grow wood for fencing and for fuel.

This portion of Ontario may be regarded as the garden of the Dominion—literally as well as figuratively the garden—for it is there that apples, pears, grapes, peaches, melons, and the like grow, in the greatest profusion, and with the least trouble on the part of the farmer. Every farm has its orchard, and it is purely the farmer's fault if the orchard is not an excellent one, for the climate and the soil are clearly all that can be desired, and the trees will do their share of the work, provided the right sorts are planted. It is usual to plant out peach and apple trees alternately and in rows in a new orchard, and the apple trees are at a distance apart which will be right when they are full grown; this is done because the peach trees come to maturity first, and have done bearing before the apple trees require all the room; the peach trees are then cut down and the apple trees occupy all the room. These trees are planted in rows at right angles, so that there is a clear passage between them whichever way we look, and the land can be freely cultivated among them; it is, in fact, usual to take crops of wheat, or oats, or maize, from this land during the time the trees are young, and we often see fine crops of golden grain overtopped by noble young trees laden with fruit. A farmer may not, of course, look to fruit alone to grow rich on, but he often nets a nice roll of dollars out of it, and, to say the least, it is conducive to happiness to be well supplied with fruit, while to live in a climate and on a soil that will produce it abundantly is always desirable.

There are many kinds of soil in this part of the Province, most of which are fertile and easy to cultivate. The most common soils are loams of one kind or another, comprising all the varieties included in the terms "sandy" and "clay" loams; then there are light soils of various kinds, clays, and marsh soils, most of them more or less impregnated with organic matter. Many of these soils—I speak now of farms that have been long under cultivation—were at first well adapted to the growth of wheat, but it appears that in many places wheat has been grown so repeatedly on the land, that it will no longer produce the crops off it that were formerly easy to obtain. The fact is, this one crop has been grown so often that the land has become deficient in the elements necessary to it; the same land will, however, grow

very good crops of other kinds—roots, clover, barley, peas, oats, and the like, while in some parts profitable crops of Indian corn are grown; the latter, however, is also an exhausting crop, even more completely so than wheat, but not so quickly, and can only be grown to profit on a rich soil and a hot climate. The difference between the two crops is this: wheat exhausts a soil of certain elements, leaving the rest comparatively untouched; but maize is a generally exhausting crop, less dependent on special elements, but feeding, as it were on all alike; and so it follows that it can be grown for a longer time before the land shows signs of exhaustion, which at last is so thorough that fertility is restored with difficulty. There is, however, a great deal of good wheat-land in Ontario, and much more of it to be cleared. The partially-exhausted land, too, will come round again, and will grow wheat as profitably as before, but it is only good farming that will bring this about. The farmers of Ontario declare that they would hardly have known what to do with their land if it were not for cheesemaking, and particularly for the new cattle and beef trade with England. Wheat, wheat, nothing but wheat as a paying crop, was simply exhausting the land, returning nothing to it; cattle-raising paid poorly, because the demand was limited; and cheesemaking could only be profitably carried on in the districts suitable to it. But the demand arising in the Old Country for beef, and the improved means of transportation over the sea, have provided a new and profitable opening towards which the energies of the farmers are being directed. The raising of stock suitable to the English market is now a leading and profitable branch in this part of the Dominion, and it is encouraging to the cultivation of root and green crops, of clover, timothy, and other forage crops, of green corn, etc., for soiling. The growth and consumption of these crops, indeed, is the very practice that was needed to restore fertility to soils which had been injured by over-cropping with wheat. But numbers of the Ontario farmers seem to be so wedded to wheat-raising, that rather than go extensively into stock-raising and fattening, and the growth of various rotation crops, more after the English and Scotch models, they prefer to sell out and go to Manitoba and the North-West, a territory which is *par excellence* a wheat country, and which must soon become, perhaps, the greatest granary in the world. They are the more inclined in this direction because they can sell their Ontario farms at \$40 to \$100 an acre, and can buy virgin soil in the North-West at \$1 to \$10. By an exchange of this nature they can easily establish their children in separate farms, a thing but few of them could hope to do in Ontario, where land is comparatively high. They have also the spirit of restlessness which permeates the Americans as well, but which is scarcely known in England.

These various influences are causing numbers of farmers to migrate in the direction of the setting sun, and the Americans themselves were never more crazed about the West than are the Canadians of to-day about their Manitoba and North-West Territory. They treat their land as a parcel of schoolboys treat an orchard of apples, into which they are suddenly let loose: they rush about from one place to another, plucking an apple here and there, having a nip at it, and throwing it down, only to repeat the process at every tree they come to, thinking in this way to find the best fruit in the orchard. So it is with the Canadian and the American farmer of the West. His farm is a mere machine, out of which he gets all the work he can in the least possible time, and he quits it for another, as his fancy suggests. It is of second or third-rate importance to him, for he can buy on the Western prairies at a less cost than that of putting the first crop into it; and the affection with which an Englishman regards his farm, and the home of his childhood, is a factor at present almost unknown in the social life of our friends across the Atlantic.

In time this will change in Canada, and in England the old ties are rapidly weakening. It is well, or rather, would be well, if English landlords would note this change of feeling, this loosening of the Old World sentiment, this infiltration of new ideas, which are surely, and not slowly, permeating the rank and file of British farmers. Steam has made the whole world a possible market for the products of any single portion of it, and, along with education, is making the people everywhere cosmopolitan in thought and feeling. To him who travels these things are clear,

and I repeat that it would be well if those in power would recognize them without delay.

As a dairying country some portions of both Western and Eastern Ontario are clearly well adapted. The chief want of the country in this connection is that of streams, and springs, and running brooks; the smaller streams, in fact, are either less numerous than they were before the forests were cut away, or they are dry at the time when they are most wanted. But the Belleville district, in Eastern Ontario, where there is indeed a great deal of excellent land, and the Ingersoll and Stratford districts, in the western portion of that Province, with many others here and there, are producing excellent cheese in the factories. It would appear, in fact, that wherever water for stock is available, dairy-farming in Ontario may be made a profitable business. The lack of water on some of the farms could without much difficulty, I should say, be made up by providing it in artificial meres and ponds, a practice which is common in many parts of England. The Canadian farmers, as a rule, are alert on questions which affect their interests, though less so than the Americans are, and that this water question, all-important as it is to dairy-farming and stock-raising, will in due time receive the attention it demands, is, I think, a point which may safely be predicted.

The Canadian dairy-farmer has several important advantages over his English contemporary, not the smallest of which is this: he can grow, at a very moderate cost, very large crops of forage for winter use; clovers and timothy flourish well on most soils in Ontario, and I should say that rye-grasses would also, though I did not find they were much employed, if at all, in the growth of forage; I think they might be used to advantage. It is also clear, from what I saw in many places, that he can raise abundant crops of swedes and mangels, and very good ones of carrots, parsnips, and the like. Here then, after the question of water, are the first requisites for successful dairy-farming. A rotation of crops is just the system to re-invigorate the older soils of Ontario, which have been over-cropped with wheat, and rotations work well in dairy-farming. It is true that good natural pastures are scarce in the Province, if indeed there are any at all which deserve the name from an Englishman's point of view (the best grassland I saw in Ontario was in the neighborhood of London, and on the way to Hamilton); but, as I have said, clovers, etc., grow well, and they will answer capitally for the pastures for a year or two, a regular succession of them being provided, and it is a simple matter to produce a large supply of green corn—for soiling in summer when pastures run out.

The rotations may be as follows: 1. Wheat or oats; 2. Roots and green crops for soiling; 3. Oats or barley, seeded down with artificial grasses; 4, 5, and if advisable, 6, Grass for forage and pastures. These rotations admit of endless variation, and in a country where no fossilized restrictions as to cropping exist, as they do in England, the farmer can always grow the crops that suit his purpose best. The practice at Bow Park is to sow western corn, which is a luxuriant cropper, thickly, in drills of eighteen or twenty inches wide; in this way the space between the drills is easily horse-hoed, until the corn is a foot or more high; the corn grows rapidly, and effectually smothers the weeds and wild grasses which grow vigorously in so forcing a climate. In Canada, as in England, the axiom is true that nothing cleans the soil of weeds so effectually as a heavy cultivated crop of some kind or other. If all the western corn is not wanted for soiling, the balance is cut and stocked while the leaf is still green, and the grain in the milk, and it is left out in the fields, and fetched in as it is wanted in winter; in this way it makes very good forage, and the stalks, leaves, and ears are all passed through the chaff-cutter, and all consumed by the stock. A similar system may be followed with almost any other kind of soiling crop—that is, making into forage for winter that portion of it which is not wanted for soiling.

As in the United States so in Canada, cheese-making has had more attention than butter-making, more skill and investigation have been applied to it, and

cheese is consequently ahead of butter in average quality. It is, however, probable that the climate and soil are better adapted for the former than the latter; a moist, cool climate, and a natural herbage full of delicate and succulent grasses, appear to be best suited for butter-making; still, it is true that in France, for instance, excellent butter is made where the land is almost wholly under arable cultivation, and the cattle are almost entirely fed on artificial grasses, etc.; and again, a hot climate induces excessive respiration in cows as in other animals, and where this is, there is a larger expenditure of fat from the tissues, and a smaller supply of it to the milk-glands. Be this as it may, however, the cheese of Canada in many cases is very good, while the butter is scarcely more than second-class quality; but it cannot, at the same time, be denied that the present high quality of the cheese is owing to the adoption of factories some twelve or fifteen years ago.

The same thing indeed may be said of the United States, whose cheese—some of it of high average quality, while some will rank as first-class anywhere—was of a very inferior character before Jesse Williams established the first cheese-factory near Rome, in the State of New York. It may be mentioned here that at the late International Dairy Fair in New York, the highest premium was carried off by Canadian cheese. Cheese-factories are already numerous in Canada, while creameries, on a corresponding system of butter-making, are as yet few and far between; and so it follows that cheese is a centralized and butter an isolated manufacture, the one receiving collective and the other individual study and attention. Thus it is that cheese-making is better understood, alike in its principles and practices, than is the case in the sister industry. I must, however, not omit to say that I have tasted several samples of butter in Canada that would be hard to beat in Ireland, and harder still in our London dairy-shows.

The most conveniently arranged and best equipped cheese factory I saw in Canada belongs to Mr. Ballantyne, M.P.P.; it is known as the Tavistock factory, and is situated a few miles from Stratford. The milk received daily, at the time of my visit, was about 17,000 lb from nearly 1000 cows, but this was in the latter part of September. Mr. Ballantyne contracts with his patrons to make the cheese for them at 1½c. per lb., and the cheese I saw there was of very good quality, well made and carefully cured; the temperature of the curing-room is kept about 80° for spring cheese, and 75° for summer, and at 65° for rich autumn cheese. The quantity of salt used is 2 to 2½ lb. per 1000 lbs. of milk; the smallest quantity is used when the curd is driest.

Mr. Ballantyne for many years past has paid much attention to the subject of cheese making, as also have several other prominent dairymen in Ontario, and their labors have done much towards raising the cheese of the Dominion in the estimation of buyers in England. Formerly there was great difficulty and uncertainty in making autumn cheese in Ontario; it was liable to be puffy and porous; and, as the whey was not always got well out of it, the flavor was frequently unpleasant. This difficulty has been completely overcome by "ripening" the milk before adding the rennet to it. Mr. Ballantyne thought the matter out in his mind, and argued it to me in this wise: the summer's milk kept through the night is not so deadly cold as the autumn's, and so is in a more natural condition; its warmth has brought it into that state which produces the best cheese—that is, it has ripened somewhat, because warmth as well as time is necessary to the ripening of anything. He declares his belief, further, that the best cheese cannot be made from fresh, warm milk; because, though it is of course warm enough, and has never been cold, it has not the required age, and so is unripe. Hence he prefers that one-half of the milk he makes cheese from should be twelve hours old, and this being ripe enough in itself, ripens the fresh morning's milk when the two are mixed together. In summer the ripening of the evening's milk is enough for the purpose, but in the colder weather of autumn it is not, so the morning's and evening's milk are warmed up together to a temperature of 90° or so, and allowed to stand several hours before the rennet is mixed with them for coagulation, and this is done because the autumn's evening milk has been too cold to admit of enough, if any, ripening. As the mass of milk stands at the temperature

named, it ripens, and the difficulty previously so common disappears, the autumn cheese having all the warmth and mellowness of character of the summer cheese, and it is not so liable to be injured by the excessive heat of the summer climate; this autumn cheese, in fact, take it for all in all, is probably the best of the season, whereas it was formerly, in many cases, the worst.

The grand principles of the Cheddar system of cheese-making—which, by the way, is probably the best system the world knows—consists in the ripening which the curd gets after separating it from the whey, and before salting and pressing it. This ripening comes of keeping the curd warm, and exposing it to the air. But even in the Cheddar system it is well-known that autumn cheese does not mature like that of summer, and this Mr. Ballantyne declares is owing to the evening's milk of autumn not having a chance to ripen like that of summer. I was pleased to find that Professor Arnold, an able exponent of the Cheddar system, has done much good in Canada in teaching dairymen how to manage floating-curds—that is, by exposing them longer in the vat, and by developing more acidity to checkmate the taint which is common to floating-curds. The milk is generally delivered once a day to the Canadian factories, and the farmers, under pain of having their milk rejected, are required to take proper care of the evening's milk, and to deliver it in good condition at the factory. This done, the transit is supposed to do the milk good rather than harm.

Ingersoll is at once the oldest and most famous of the districts of Ontario in which cheese factories have been established; I was, consequently, interested in looking through a few of the factories near the town, in seeing the neighborhood, and in attending the cheese market. My visit was made the occasion for calling a meeting of the farmers, factory men, cheese buyers, and others who happened to be in the town at the time. To Mr. Hately, a considerable exporter of Canadian cheese to England, I am indebted for the pleasure, interest and information which the meeting afforded me. A most interesting discussion was the result of it, the subject being chiefly dairy farming. It transpired that some farmers receive as much as \$47 per cow for milk sent to the factories during the season, and the farmers were hopeful as to the future prospects of cheese making in that part of the Dominion, though it is true that the industry, in common with all others, had recently passed through very trying times.

The dairy cattle, in some parts of Ontario, will compare not unfavorably with those of many parts of England. Shorthorn grades prevail, and it may be said that, wherever a better class of cattle are found, the improvement is due, as a rule, to the shorthorn element. In the magnificent herd of pedigree shorthorns at Bow Park, I found a collection of animals which, for number and quality, cannot in all probability be equalled elsewhere. It is clear that the climate and soil of Canada are well suited to maintain the purity and vigor of these animals, and there is every indication that they have not deteriorated in any respect, but the contrary, in their new home in the Far West. There are some 300 animals on the farm, forming a herd that is well worth crossing the Atlantic to see. I spent three days at Bow Park, enjoying the company of my worthy friend Mr. Clay, and I should have liked to spend as many weeks or even months, in order to become familiar with the many beautiful shorthorns I saw there. Canada has in her midst, then, the largest herd of pure-bred shorthorns to be found, and she ought to make an extensive use of it to improve the bovine stock of the country, with a view of developing the new fat-stock trade which has sprung up with England. But Mr. Clay complains, and not without reason, that the Americans are ahead of the Canadians in appreciation of good stock, and that the greater portion of his young bulls have to find a market in the States. This ought not to be so, and it is no feather in Canada's cap that such a complaint should be made.

The county of Brant, near whose capital town of Brantford the farm is situated, is of a more broken and hilly character, with a more frequent occurrence of valleys and rivers where banks are steep, than we find to be the case in many other parts of the Province of Ontario. It is also well wooded, and generally picturesque. The Bow Park farm is situated within a long horseshoe bend of the Grand River, which

empties into Lake Erie. The river's bank on the west is high on the Bow Park side, and the land trends away in a gentle but somewhat varying slope down to where the river comes round again on the east; here, again, but on the opposite side of the river, the bank is high, forming a bold bluff, from which at many points a view of nearly the whole of the farm may be obtained. Thus the farm resembles, as it were, a huge plate, which is tilted up some sixty or seventy feet on its western side, the lower edge of it dipping easily into the eastern section of the river, which surrounds it except for a neck of land in the south of some five hundred yards in width. Along the east and north-east, where the land for some distance slopes slowly down to the river, the soil is a rich alluvial deposit, which is still being flooded and deepened by the swollen water in the spring; in the middle of the farm the soil is a strong sandy loam, and on the west a lighter sand, resting on a gravelly subsoil. The lower part of the farm grows fine crops of mangels, red clover, lucerne, and the like; the middle is well adapted to any crop you would like to put upon it, and the upper part grows a large burden of maize. It is thought by many in the Old Country that the soil and climate of Canada are ill adapted to the growth of clover; but here I find on the wheat stubbles as fine a root of red clover as I would wish to see anywhere, and one large field is covered with a luxuriant root of white clover, which, of its own accord, has sprung up on a rye stubble of the present autumn; white clover, in fact, is indigenous to these soils; the roadsides are covered with it, and the field in question is now providing a fair pasture for about forty in-calf heifers, while the portions of the farm which are really untouched parts of the primeval forest have a strong-stemmed undergrowth of red clover, wherever the brushwood has been trampled or cut away.

But fancy this magnificent farm, which erstwhile was forest and glade, now growing magnificent crops of grass, and grain, and roots, and supporting some of the finest the world has in it of ubiquitous Teeswater bovines. This transition from Red Indian, and black bear, and moose deer, to Anglo-Saxon and Kirklevington Duchesses, to Duchesses of Barrington, and Oxford and Woodhill, to Royal Charmers, Countesses, Lady Fawleys, Polly Gwynnes, Roses of Sharon, Waterloos, Wild Eyes, and the like, to Princes, Dukes, Earls and Baron of the same ilk, and all these glories of shorthorn fame supplemented by waving fields of grain, of mammoth mangel wurzels, and the thickly carpeted clovers, is as remarkable as anything we meet with in this great young country of the West. The situation of the farm, and the views of the district which we obtain to great advantage from many points on the river's high bank on the west, are beyond compare the finest I have seen in Canada, or, for the matter of that, in the United States; and when we turn from these beauties of locality to witness the grand shorthorn cows, and heifers, and yearlings grazing lustily on the newly-seeded clovers, or on the primeval turf which for ages has formed a beautiful glade in the forest, we have the surroundings complete which go to make up a scene in which the soul of any Old Country farmer would take great delight.

The Bow Park farm was purchased, a dozen years ago, from various persons who had settled upon it, by the Hon. George Brown, whose melancholy death a few months ago, by the bullet of a drunken assassin, filled the whole of the Canadian agricultural world with indignation and dismay. It was converted the first of all into an ordinary dairy farm, in the days when Canada was coming to the front as a cheese-producing country; and a cheese factory, which is still standing, though put to other uses, was built for the convenience of the farm and of the neighborhood around. Gradually, however, the dairy stock were improved; and as the soil developed animals in a superior manner, the idea arose to form it into a breeding establishment for stock of the best kind, and there is now upon it one of the largest and most valuable shorthorn herds in the world. There are in all nearly two hundred females and forty to fifty males, in many of whose veins runs the bluest of blue blood, while there is not a single animal among them who has not exceptionable pretensions to patrician parentage. In lots of twenty to forty we find the females pasturing in various parts of the farm; and it is a sight worth travelling far to see which we get in wandering slowly through the herds, each individual of which, pedigree and all, is named at once by my friend Mr. Clay, to whom the chief manage-

ment of the farm is entrusted by the Association to whom this great undertaking belongs.

Going first among the bulls, we came to the lord of the harem, the veritable king of the herd, an animal of surprising merit, and a fortune in himself. This grand old sire, the 4th Duke of Clarence, who was bred by Colonel Gunter, of Wetherby Grange, is, to the best of my recollection, the most nearly faultless bull I have seen in this or any other country. He is a huge mountain of flesh and bone and muscle, and at first sight one would think that no two of his four legs could support the burden; but when we notice the grand development of muscle, and the grace and ease with which he moves, we think so no longer. His brisket is wide and deep, down to his knees; his shoulder, from the point of it to the brisket between the knees, measuring 4 ft. 9 in., is the deepest I have seen, and yet it is not in the least coarse or lumpy; his top is level, wide and long, measuring 5 ft. 8 in. from point of shoulders to the square of the tail, and the roasting-beef is there in fine display. He is well sprung in the ribs, with great chest room; equally well let down in the flanks, forming perfect underlines; the tail is set on as a tail ought to be, but not always is; the neck is wonderfully massive and muscular; the head has the true shorthorn character, and is withal very kindly in expression, denoting the good temper which the owner is known to possess, and which is no mean factor in the process of physical development. With a constitution unsurpassed, this fine six-year old bull is a most impressive sire, superseding in almost every case the influence of the dam; he is, in fact, thoroughly prepotent in the widest sense of the word, impressing his individuality on sons and daughters alike. His dam was the 4th Duchess of Clarence, and his sire the 18th Duke of Oxford, who was bred by the Duke of Devonshire. He traces back through Dukes of Claro, Wharfedale, York, and Northumberland, through Cleveland Lad, Belvedere, the Hubbaks, Ketton 2nd 710, Comet 155, and Favourite 252; and among the breeders names are Bates and Colling, Hunter and Thomas. Here is blue blood enough and to spare, with a representative in every way an honor to it!

Among the younger bulls we came to the Duke of Oxford 46th, a most promising young animal of eighteen months, whose sire is the 4th Duke of Clarence, and dam the Grand Duchess of Oxford 29th. He has a great deal of the sire's character in all respects, and, if we mistake not, will prove a worthy scion of a grand line. Next we find a beautiful ten months' bull, Baron Acomb 11th, by the same sire, and out of Aurora, a rich red roan in color, shapely and substantial, and most promising withal. By the same sire, again, there are Baron Knightly 5th, only four months old, 8th Duke of Kirklevington, a few weeks younger still; Earl of Goodness 8th, Prince Victor 2nd, Roan Duke 6th, ditto 7th and 8th, Waterloo Duke 2nd, Dukes Barrington 11th and 12th, and Butterfly's Duke, animals whose ages vary from two to nine months. There are also many excellent yearlings by other sires, forming a collection of great merit.

Among the most celebrated and valuable females, we find Rose of Autumn 3rd, a pure Mantalini, and a very choice animal; she is now four years old, and a most beautiful cow, in-calf to Prince Leopold. This cow is simply grand in the shoulders, which are deep, clean, and beautifully set in. She has very fine bone, well-rounded ribs, a very small amount of offal, and excellent roasting joints. She walks off the ground bravely and gracefully, and fills the eye wealthily as she passes away. An excellent and well preserved animal is Butterfly's Duchess, bred by Mr. Garne, of Churchill Heath, and imported. She has a wonderful substance, magnificent hind-quarters, and grand broad hips, with a top of surpassing breadth and evenness. Among the younger females we come to Royal Charmer 11th, ten months old. This excellent young animal has a beautiful skin, rich roan in color, and very mellow to the touch, perfectly level top and even underlines, handsome head and neck, fine bone, clean and even points, and neat as a new pin. It is wonderful what matronly models the young heifers lay hold of. I cannot find time to describe more than a tithe of those I should like to mention, and it would, indeed, take a week to learn them properly first; nor, in fact, do I pretend to have picked out the best specimens so far, for where there are such a number of first-class animals, most of whom have

many merits in common, while many of them have special points of excellence of their own, it would require the nicest judgement, formed after a long and careful inspection, to assign the many blue ribands which I should feel bound to award. Suffice to say, that here is a great herd of shorthorns, in which all the finest families are more or less represented, and that they are flourishing in the best manner possible, and under conditions closely allied to nature.

One of the most striking facts brought out in connection with the Bow Park herd is this—the best-bred animals are clearly the best developed ones in size and beauty, while their constitution is just as clearly of the soundest and best. No doubt the way in which all the animals alike are treated has no little to do with the superb health which they all enjoy. In no sense are they forced into condition by extravagant feeding. The food they get indoors is chiefly maize, of which stalk, leaf, and half-developed ear are passed together through the chaff-cutter. The older cows and heifers, in fact, do not receive through the summer even this modicum of artificial food; they depend entirely on grass, when there is enough of it, as there has been through the past summer and present autumn; and it is indeed surprising to see the excellent condition which one and all of them are in, on grass alone.

Animals of the Oxford, Kirklevington, Waterloos and Roan Duchesses are individually and collectively superior, not only in personal merit but in general excellence, to those of less excellent strains. No falling off in vigour and healthiness of constitution, no sign of tuberculosis, and little, if any, of infertility, is known amongst them. Closely in-bred as they have been for many generations, transplanting them to newer soils and to a clearer climate than those of England has clearly re-invigorated them in the qualities which are usually enjoyed by animals which have not been artificially bred and tended, and lacking which the purest bluest blood is shorn of some of its most valuable properties. That a Canadian home admirably suits the high-born British shorthorn is the first impression given to any stranger who visits Bow Park, and, so far as the first requisites in successful breeding are concerned, it is clear that Canada is abreast of the Old Country; while my own observation during the three days I spent at Bow Park resulted in the opinion that less careful feeding and attention are needed there than here.

The sheep of Ontario are, on the whole, better than I expected to find, but they are open to improvement. It appears to me that Shropshires and Border Leicesters are calculated to improve the flocks, as shorthorns are to improve the herds, of Canada. In any case, however, the mutton I got in Canadian hotels was nice-flavoured, tender, and juicy, as a rule—in these respects better than that of our Cotswold sheep, or than of many of our Leicesters; but the Canadian sheep, as a rule, need improving in symmetry, if not increasing in size. The pigs, generally speaking, are very good, better, perhaps, on the average, than the pigs in the British Islands. I do not see that this class of farm stock needs much improvement. It is abundantly clear that Canada can produce excellent farm stock of all kinds, and that most of them are being improved. Until recently the inducements to improve them have not been strong enough, and in some of the Provinces little or nothing would appear to have been done in this direction. Now, however, the inducement is supplied, and it is probable that in ten years' time we shall find a marked reform in the quality and symmetry of cattle and sheep, as well as a great increase in numbers. It is not easy to estimate the cost of raising and fattening beef in Canada, because the facilities vary in different districts. The following, however, has been communicated by an enterprising breeder of fifteen years' experience:—

Raising, feeding and attendance, first year,	per head	\$24
“ “ “ second year,	“	18
“ “ “ third year,	“	24
—		

Total cost of fat beast weighing 1600 lbs.....\$66 = £13 4s.

This would be about \$4.12½ (16s 6d.) per 100 lb. live weight, or 3½d per lb. on the dressed meat. At the present rates of freight, in the summer time, such an

animal would be landed in Liverpool for £5 to £6, including food and attendance. It is probable, in fact, that Canadian beef will be landed in Liverpool, giving fair profits to all concerned, at 5d. to 6d. per lb.

A neighbor of mine in Derbyshire, an intelligent working man with a large family of children, went out to Canada, some ten or twelve years ago, with about £100 in his pocket. Having his address with me, I wrote to him, and he came to Toronto to meet me. His home for the present is in County Gray, Ontario, where he is farming 200 acres of rented land, in addition to a quantity of his own. For the rented land he pays 75c. an acre—or, rather, that is what he agrees to pay, or its equivalent in some other form; the fact is, however, that his improvements have more than covered the rent. The land is cleared, but the permanent improvements done on it are such that they balance the rent; these improvements consist of fencing, draining, road-making, getting out stones, and the like. He raises cattle and sheep; the former are natives with shorthorn crosses, the latter too are natives, more or less improved. His fat ewes, sold in September, weight 180 lbs., live weight, on the average. He grows rape for sheep-feeding—a practice very popular and profitable on the limestone soils of Derbyshire. Improved lambs are worth \$1 apiece more than native lambs, viz., \$3 to \$3.50, native lambs being worth \$2 to \$2.50. Oats fetch 30c. to 31c.; wheat, 90c. to \$1; white peas, 60c. to 65c.; and barley, 50c. to 60c. per bushel. He ploughs rape under for barley; and, after barley, takes turnips, working, ridging and manuring the land for them. He says that if butter fetches 15c. a pound, the farmers do well. Cattle when fat fetch 3c. to 4c. a pound, live weight; these are native cattle; improved cattle are worth 5c. to 5½c.; while mutton is worth 4c. to 5½c., according to quality and the time of the year. My old neighbor is not afraid of work, and he has his share of native shrewdness; he thinks a man will do better renting than owning land in Ontario, because the rent is less than the interest on the money; he has prospered himself in renting land, and informs me that he is now worth upwards of £1,000. He would not have been worth one-fourth of it if he had remained in England.

I was much interested in a trip made to Bradford and Barrie, the latter a beautiful town on an arm of Lake Simcoe. At both these towns we had a meeting of farmers in the evening, and a lively discussion on agricultural topics. The farmers around Bradford declared that they had more than held their own, despite the bad times of the past four or five years. They considered their capital employed in farming had at all events paid five per cent. per annum during that period of depression. Previously, a farmer expected to buy and pay for an extra farm every eight or ten years, but of late years they have not been able to do so. The land about Bradford is a clayey loam, some of it almost a clay, and, as a rule, it is well farmed. More or less live stock are kept, and the land is farmed in rotations which are far from arbitrary or regular. Wheat is taken now and again; mangels, carrots, turnips, etc., are grown, and the land is generally seeded down with a white crop; if with autumn wheat, the timothy is sown in the autumn and the clover in the spring.

It is needless to suggest anything to the farmers of Bradford, except that they keep as many live stock as possible, making the other operations of the farm subsidiary to them; the live stock then will do their part in maintaining and increasing the fertility of the farms.

I had the pleasure of being present at the agricultural shows of Toronto, Hamilton, and Montreal, and I may say that I have seen no shows in England, except the Royal and the Bath and West of England that can claim to be ahead of them in aggregate merit. The Montreal show is a new one, and in a short time will also be a very good one, no doubt; in any case, its permanent buildings are the best I have seen, either in Canada or the States. The Canadians throw themselves with great spirit into enterprises of this kind, and these shows are a great credit and ornament to the Dominion.

The school accommodation of the settled districts of Canada, and the quality of the education given to the children are among the country's greatest merits and ornaments. The school-houses are frequently the most prominent buildings in many

of the towns and villages, and throughout the Dominion the education of the young is regarded as a matter of vital importance, and one of the highest duties of citizenship. Everywhere primary education is free, the poor man's child enjoying advantages equal to the rich man's, and even in the higher branches of education in the colleges the fees are merely nominal, the State providing all the machinery and defraying nearly all the cost. The education of all children between the ages of seven and twelve is compulsory, and Acts of Parliament are in force under which delinquent parents may be fined for neglecting to send their children to school. It is impossible not to discern in these provisions one of the surest pledges of the future greatness of the country, and they obviously provide the poor man with advantages greater than those he will meet in most parts of England. One of the first duties of a new district is to erect a school-house with ample accommodation; and so imbued are the people with the need and wisdom of such an act, that the provision is made with alacrity. Sectarian differences are arranged by the erection, where necessary, of separate schools, but in any case the children are bound to be educated. It may be true that the support of the high schools should come in a larger measure from those who benefit by them, and in time no doubt this part of the educational question will be more or less modified, yet it cannot be denied that if the Provincial Governments have erred at all in this matter, they have erred on the right side. It is not competent for me to go farther into the question in this report, but it is important to notify to intending emigrants that, at all events, their children are sure to be provided, according to the measure of each one's capacity, with the knowledge which is power.

Among educational institutions the Guelph Agricultural College occupies an honorable position. The College was unfortunately not in session when I was there, and the President and Professor of Agriculture were both away at the Hamilton show, so that I saw the College and farm under unfavorable conditions. The Professor of Chemistry did all that lay in his power, however, to give me facilities for seeing the educational machinery of the College, as well as the farm buildings, the farm, and the stock. The following day I had the pleasure of meeting Mr. Mills, the President, and Mr. Brown, the Professor of Agriculture, at Hamilton. It is satisfactory to know that the College is being more appreciated and employed year by year by those for whose benefit it was established. Increased accommodation is now being provided, and there is a prospect of the College even becoming self-sustaining in time. Already it is a flourishing, though quite a young institution, and its influence is being felt on the agriculture of the Province. The students receive an agricultural education, in which science is happily blended with practice, and theory is borne out by demonstration. The farm consists of some 550 acres, on which a variety of experimental and practical crops are grown, and several kinds of pure-bred English sheep and cattle are kept, which, in their turn, will have an important effect on the country's future.

The taxation in Ontario is light, as it is everywhere else in the Dominion that I have been. At first sight it would seem to be heavier than in some of the other Provinces, yet it is not really so. It is assessed on the basis of valuation of property, and in this sense differs but slightly from the other Provinces. Land, and real property generally, leaving out of consideration such cities as Montreal and Quebec, is more valuable in Ontario than elsewhere, yet the total taxation, including school-rates, does not often go beyond 25c. to 30c. an acre, while it frequently falls below those sums. Some districts have public property which nearly provides all the public money that is needed, and others are the more heavily rated for the present in order to wipe off sums of money which were given as bonuses to new railways passing through them. But nowhere did I meet with an instance in which taxation may be regarded as really burdensome; yet it will be expedient for new-comers to make inquiry into these matters before purchasing farms.

In the matter of assessing land for taxation, the farmers appoint a Commission to value it, and it is revalued each year if thought expedient. If any dispute arises the land is looked over again, and the dispute may be privately settled by the judge. Practically the farmers hold their taxation in their own hands, for no direct imperial taxation is levied.

The farming in many parts of Ontario is of a higher order than I had been led to expect. West of Toronto, as well as north of it, I saw many farms in a condition which would be no discredit to any country whatever, but a great credit to most.

QUEBEC.

I have to regret that my time did not admit of my taking more than a glance at the Eastern Townships of this Province, because I am persuaded there is much excellent land in them, and a good opening for English farmers. They are situated between the cities of Montreal and Quebec, and near some of the cities of the United States, in all of which there are good markets for farm produce. The land, moreover, is much lower in price than in the better portions of Ontario, and farms for the most part cleared and fenced, in a fair state of cultivation, and possessing good houses and buildings may be bought at the rate of £4 or £5 an acre. The district is rolling and the soil loamy; it is also well supplied with water, a valuable feature in dairy-farming and stock-raising. The climate is healthy, for it is here that Mr. Cochrane has raised his excellent shorthorns, and where he is now beginning to raise high-class Herefords in the place of them.

The agriculture of Quebec, generally speaking, is susceptible of improvement, and the same may be said of its cattle, sheep, horses, and pigs. In many parts the farmers plough the "lands" too narrow, as if the soil were very wet. If such be the case, it were better to underdrain it. I noticed that grasses and clovers grew best in the numerous furrows. The fences of Quebec, as a rule, are quite equal to those of any other Province, and probably superior, because, being straight rail fences, they are not such a harbor for weeds as the zigzag "snake-fences" too commonly are.

NOVA SCOTIA.

Of this Province, too, I am unable to say very much, as I had not facilities for inspecting it equal to those with which I was provided elsewhere. In the neighborhood of Truro I saw some useful land, in the vale of Annapolis also, some of which is not easily excelled in any part of the Dominion. I was recommended by His Excellency the Governor-General, to pay a visit to this fertile region, and I may fairly say that I should have missed a treat if I had not done so. The finest portion of the valley is found in the Kentville district, and in Cornwallis, in King's County; and the great feature of the locality is found in the dyke-lands, which have been reclaimed from the Bay of Fundy.

Of the nature of these lands I shall have to speak at some length in my remarks about New Brunswick, which Province also has a large area of them. There is, however, some very fine upland in the valley, which is admirably adapted to the growth of roots and grain, and to the raising of live stock of various kinds. The apples of the Annapolis Valley are famous in many countries, and though they do not surpass those of Ontario, they are an ornament to the country, and a source of profit to the people. It is probable that there is room for a limited number of English farmers in Nova Scotia, but, so far as I saw it, it does not offer inducements equal to those of the adjoining Provinces. The country for some distance out of Halifax cannot ever become valuable farming land, a great part of it being what is termed a 'hard country,' that is, rocky and short of soil.

PRINCE EDWARD ISLAND.

In some respects this is one of the most beautiful Provinces of the Dominion, and it has probably the largest proportion of cultivable land. The soil generally is a red sandy loam, of one character throughout, but differing in quality. On the whole the grass-land of the island and the character of the sward, consisting as it does of indigenous clovers and a variety of the finer grasses reminded me strongly of some portions of Old England. The people, too, are

more English in appearance than those of any of the other Provinces, with the exception of New Brunswick. This is probably owing to a cooler climate and the contiguity of the sea. The hotter climate and the drier air of the West seem to deprive the cheeks of some of the color. The summer climate of the island appears to be almost everything that can be desired, but the winters are very long; the Northumberland Straits being frozen, the people are isolated from the mainland during the winter, unless, indeed, they cross over on the ice—a thing which may be done, and I believe not uncommonly is.

One of the most annoying circumstances in connection with the island winters is this: it commonly happens that in spring numbers of icebergs find their way through the Straits of Belle Isle, and collecting in the northerly half-moon coast of the island, melt there slowly, retarding vegetation sometimes a fortnight or more. The people believe that if a breakwater were thrown across the Straits of Belle Isle the climate of the Gulf of St. Lawrence would be vastly improved, and there are some who incline to the belief that in this event the St. Lawrence would be navigable the year round. If such results were at all likely to follow the closing of the Straits, why—the sooner they are closed the better.

Prince Edward's Island is covered with a soil that is easy to cultivate, sound and healthy, capable of giving excellent crops of roots, grain and grass—an honest soil that will not fail to respond to the skill of the husbandman. For sheep, particularly, the island seems to be well adapted, for the soil is light, dry and sound, growing a thick-set, tender and nutritious herbage. For cattle, too, it is suitable, though perhaps less so than for sheep. For horses the island has been famous for a long time, and American buyers pick up most of those that are for sale. It is not improbable, in fact, that taking them for all in all, the horses of the island are superior to those of any other Province; it seems, in fact, to be in a sense the Arabia of Canada. The sheep, as a rule, are fairly good, but open to improvement; the cattle, generally speaking, are inferior. Many of the sheep are now being exported to England, and the day I sailed from Quebec, Mr. Senator Carvell was shipping 1,200 of them, most of which were of very fair quality. This gentleman, to whom I am indebted for much kindness and information, informs me that sheep from the island cost 15s. a head in freight, food and attendance, by the time they reach Liverpool, besides which there is insurance, which varies from 2 to 10 per cent., according to the season of the year.

It cannot but be regarded as a good thing for the island that Mr. Carvell has opened up a trade in this way, and it will be an inducement to the people to go more into sheep-raising—an industry for which the island is specially adapted. The cattle at present are not good enough for the English market, and they are not worth taking over. The Provincial Government has established a stock farm near Charlottetown for the dissemination of better blood through the flocks and herds of the island; but so far the farmers have not availed themselves as they ought to do of this great advantage. The new trade with England will, however, in all probability cause them to put their shoulders to the wheel and bring their cattle up to the level of the sheep. Beef and mutton are very cheap at present on the island; stall-fed beef in spring can be bought at 3½c. a lb., live weight, and grass fed beef in October was worth only 2½c., while dressed beef by the side could be bought at 4c. to 5c. per lb.; lamb and mutton by the quarter, and of very nice quality, was being sold in the markets at 5c. per lb. Lambs were worth from 6s. to 10s. each, and ewes, 10s. to 18s.; while fat wethers and ewes were bought at 15s. to 20s. By exporting a few thousands yearly to England, the price of sheep will increase on the island. The farmers complain that they receive but 27c. per lb. for their wool; but so long as they shear unwashed sheep they must submit to low prices.

The island grows very good wheat, and probably better oats than most other parts of the Dominion. Of the former, the crops are from 18 to 30 bushels, and of the latter, 25 to 70 bushels per acre. Barley, too, as may be expected, makes a very nice crop. Wheat at the time of my visit was worth 4s. per bushel of 60 lbs.; oats 1s. 9d. per bushel of 34 lbs., and barley 2s. 6d. to 3s. per bushel of 48 lbs. Winter

wheat is regarded as a precarious crop, being liable to be thrown out of the loose soil by the thaws in spring. The same thing holds good in Manitoba, and in Ontario I found that the farmers consider there is danger on the one hand, with winter wheat that is too far advanced when winter sets in, of having it smothered by a too heavy fall of snow lying too long, especially on damp land; and on the other, of having it throw itself out of the ground by the heaving of the frosts and thaws of spring. In this event the dead plants may afterwards be raked off the land like so much hay. There is indeed, on these loose soils, room for the exercise of judgment in the sowing of the grain. Many farmers consider it a good thing to drill it in north and south as a protection against the prevalent west winds, while others try the experiment of leaving a row of old corn stalks standing at intervals of 15 or 20 feet. All this is done to prevent the wind blowing the snow off the plant and so exposing it to the withering frost, for snow is indeed a protection if there is not too much of it and the land is dry.

The island is noted for its large crops of excellent potatoes, which not uncommonly foot up to 250 bushels an acre of fine handsome tubers. At the time of my visit they were worth only 15c. to 20c. a bushel, the tariff of 15c. a bushel imposed by the Americans on Canadian potatoes having almost killed a once large export trade of potatoes to the States. Swedes make a fine crop, not uncommonly reaching 750 bushels per acre of sound and solid bulbs.

The island possesses one advantage which is unique and immensely valuable. I refer now to its thick beds of "mussel mud" or "oyster mud," which are found in all the bays and river mouths. The deposit, which is commonly many feet thick, consists of the organic remains of countless generations of oysters, mussels, clams and other bivalves of the ocean, and of crustaceous animals generally. The shells are generally more or less intact, embedded in a dense deposit of mud-like stuff, which is found to be a fertilizer of singular value and potency. The supply of it is said to be almost inexhaustible, and it is indeed a mine of great wealth to the island. It is also found to some extent on the east coast of Nova Scotia and New Brunswick. A good dressing of it restores fertility in a striking manner to the poorest soils; clover grows after it quite luxuriantly, and, as it were, indigenously; by its aid heavy crops of turnips and potatoes are raised; and, indeed, it may be regarded as a manure of great value and applicable to any kind of crop. Nor is it soon exhausted, for the shells in it decay, year by year throwing off a film of fertilizing matter. This singular deposit is obtained, as a rule, below low-water mark, and in winter when the water is a solid mass of ice. Holes are cut through the ice until the mud is reached, and a powerful and ingenious horse power scoop is used to fetch up the mud and dump it in the sleighs. It is then taken to shore and laid in heaps until it is wanted.

There is not much Crown land to dispose of in the island at the present time, but there are plenty of encumbered farms, more or less improved, which can be bought at \$5 to \$35 an acre. Taxation on the island is very light; it amounts to 2c. to 8c. an acre according to value, or from 15c. to 18c. per \$100 valuation.

The educational advantages of the island are on a footing similar to those of the other Provinces. There are good roads, railways, etc., and many excellent harbors around the island. There are also thriving woolen and other mills, not to mention the lobster fisheries, which are a source of considerable wealth to the Province. There are, however, complaints that too many farmers have been tempted into the fishing business, to the neglect of their farms; that between two stools these men have fallen to the ground; and that the land is sometimes blamed for losses which really come of neglecting it. I was assured on the highest authority that farmers who have minded their business, have been steady and have used a moderate supply of common sense in their dealings, have made farming pay and become independent. It is true that a man is independent on a smaller sum in Prince Edward's Island than he would be in England, but at the same time there are numerous evidences of happiness and contentment among the people.

It appears to me that Englishmen of moderate ambition would find homes congenial to their tastes in this beautiful Province, and I have an impression that, with cattle and sheep raising and fattening for the English market, better times are in store for those hospitable and kindly islanders, many of whom I shall always remember with feelings of more than ordinary kindness. For agricultural laborers there is plenty of employment at good rates of pay. A man will get \$80 to \$150 per annum, plus board and lodging; or, minus board and lodging, but with cottage, keep of a cow, and an acre of land for potatoes, will receive \$140 to \$200 in cash. Farming, after all, cannot be bad where such wages are paid to men, and there is every inducement for the farmer and his family to do all the work they can within themselves.

NEW BRUNSWICK.

Apart from its wealth in timber and minerals, the latter as yet only just beginning to be developed, the Province of New Brunswick is well adapted to the pursuits of agriculture. In several portions of the Province there are soils which have certain very remarkable features and properties; and in many other portions I found soils that are easy to cultivate when once cleared of timber, deep in staple and rich in the accumulated fertility of many centuries. Many of the upland soils bordering on the beautiful valley of the St. John River have every indication of being well adapted to stock raising, particularly of bovine stock. They are for the most part sandy or gravelly loams, sometimes approaching to stiffness, but generally friable, varying, no doubt, in depth and quality, but hardly anywhere good for nothing. It is probable, in fact, that, with the exception of Prince Edward's Island, New Brunswick has a larger proportion of cultivable soil than any of the older Provinces of the Dominion.

So far, however, the settled parts of the Province are chiefly along or adjacent to the rivers which drain the country; but there are yet many millions of acres not appropriated, as good, in all probability, for agricultural purposes, as those that are—if we make exception of the “dyke” and “intervale” lands. But those unsettled portions are for the most part still covered with a dense growth of timber, and I should hardly fancy that English farmers are either fitted for or would like the task of clearing it off.

The work of clearing these lands is, indeed, herculean, but it is generally supposed that the timber will pay for it. The land may be cleared at a cost of \$12 to \$20 an acre, and it is said that a Canadian backwoodsman will cut down an acre of heavy timber in three or four days.

Let us take the new settlement of New Denmark as an instance of what may be done. Seven years ago the locality was covered with a dense forest, and the Danes who emigrated to it were very poor; now hundreds of acres are cleared, and are producing abundant crops of grain and vegetables, some of which are of a superior character, and the land supports a happy and prosperous colony, which in time will be a wealthy one. It is not too much to say that the condition of these people is far better than it would have been in the land of their birth. Take again the Scotch settlement of Napan, on the Miramichi: here we have also a favorable illustration of what thrift and industry will do. The settlement is mainly Scotch, but there are a few Irish among them, some of whom have prospered. One Irish farmer we met had become wealthy, “and,” said a countryman of his to me, “we call him Barney Rothschild itself!” It is at once pleasant and instructive to see these new settlements, for they are only what will be found all over the province in course of time.

It would seem probable that a number of English farm laborers might do the same, starting with free grants of land covered with timber, and clearing it as far as circumstances would admit of. They would in any case meet with encouragement from the Government and people of the Province, and with industry their reward would be sure.

Generally speaking, the sheep of New Brunswick are tolerably good, producing very nice mutton, and it does not appear that any special effort at improving them is

at present called for. But the cattle generally are very inferior, and here it is that efforts at improvement are urgently required. It appears to me that good shorthorn, polled Aberdeen, or polled Norfolk blood would bring about the desired change. I saw, however, many cattle in the neighborhood of Sackville, that are good enough for all practical purposes, and fit for the export or any other trade. Here, then, the "blue noses" have an example in cattle-breeding set them in their own country. It is clear that the climate and the soil are fit to produce excellent cattle, and if we find comparatively few such, it is man's fault, not the country's. Ontario is a long way ahead of any of the other Provinces in cattle, and this will give her, in the new trade, a lead which cannot easily be taken away.

The soils I have spoken of as possessing certain remarkable features and properties are the "dyke" and the "intervale" lands. Both Nova Scotia and New Brunswick are celebrated for the former, while the latter are a peculiarity of New Brunswick, in the valley of the noble river St. John. The dyke lands of both Provinces are found bordering on the inlets of the Bay of Fundy. Those I saw in Nova Scotia are in the neighborhood of Kentville and Amherst; in New Brunswick I saw them at Dorchester and Sackville. As the name suggests, they are dyked in from the sea, from which they have been from time to time reclaimed. In many cases marsh grass is cut from saline swamps which have not yet been dyked, and over which the high tides for which the Bay of Fundy is noted, still during certain seasons, continue to flow. The grass is made into hay in the best way possible under the circumstances—on the ridges of higher land, on platforms, etc.—and is stacked on a framework which is raised several feet above the land, supported on piles; and it is a curious sight to see the water flowing under the stacks and in and about the piles when the tide is at its height. In one case I counted, near the town of Annapolis, upwards of 140 of these stacks, each of them containing a ton or so of hay. They are put up in this manner hurriedly, and are fetched into the farmyards, in winter, as they are wanted, to use along with ordinary hay, with straw and with roots, to which they are found to form a tolerable though coarse addition. But the dyke-lands proper are so fenced in from the water by a strong bank of earth thrown up some six or eight feet high, with a broad and substantial base, that the land within them is firm and solid, of excellent quality, and covered with a thick sward of coarse though vigorous and nutritive grass. The fertility of these reclaimed soils is unusually high; they are never manured, but cut on the average upwards of two tons of hay to the acre—a yield which has been sustained for many years, and shows no signs of running out.

The land, however, under this system of farming is found to become weedy in the course of time, and it becomes expedient to plough up portions of it in rotation, at intervals of ten or twelve years, taking one crop of wheat or oats, with which new grass seeds are sown, to form the new sward which is desired. This once ploughing is found to kill the weeds for the time being, and they do not again become very troublesome for some years; and when at length they do, the land is simply ploughed up again in the way described.

These bottom-lands are valuable acquisitions to the upland farms adjoining, most of which have more or less of them attached; and they do much towards maintaining the fertility of the uplands, obviating the necessity of using purchased fertilizers on them. These dyke-lands are in much request on this account, and they are worth from \$50 to \$150 an acre, in a country where ordinary upland farms are not worth as many shillings an acre. The portions of these dyke-lands owned by different men are marked out for identity's sake, but are not fenced off from the rest. Each man cuts off the hay from his portion, and takes it home, sometimes several miles, and the aftermath is eaten in common by the stock of all the owners combined, commencing on the 1st of September. A few days before this date a committee of assessors is appointed to place a value on each man's portion of the land, and to decide on the number and kind of animals he shall send for pasturage. So it follows that we see very large tracts of land, on which hundreds of cattle roam about and feed at will.

The extent of these dyke-lands is said to be about 65,000 acres, and there is still a large area to be reclaimed. A large portion of the marshes was dyked by the

French, previous to the conquest of Fort Beauséjour in 1754. Immediately afterwards they were taken possession of by the English settlers, who afterwards obtained grants of them from the Crown. The expense of dyking fresh marshes has ranged from eight dollars to twenty dollars per acre, and it is worthy of note that the system of constructing dykes and aboideaux adopted by the first French settlers is the one still employed. The system of cultivation is very simple, and consists of surface draining by cutting ditches 22 yards apart, 3 feet wide at the top, 2 feet 9 inches deep, and sloping to 1 foot wide at the bottom; about three years afterwards the land is ploughed in ridges of 6 to 8 feet wide, sown with oats, and seeded down with timothy and clovers. It then yields large crops of grass of a coarse description, and it would seem to me that careful draining, generous cultivation, and discriminating manuring would increase the quantity, or at all events improve the quality of the grass. By a well-devised system of drainage, carried out in a workmanlike manner, and by the free percolation of rain-water through them, these dyke-lands would gradually lose much of the saline element which at present is not favorable to the growth of the finer grasses, and they would become fitted to the growth of roots, green crops and grain, while as pastures they would be greatly improved.

The "intervale lands" of New Brunswick are, as the name suggests, found in the valley. The name is peculiarly appropriate and expressive. In England we should call them bottom-lands or alluvial soils. They are, in fact, alluvial soil to all intents and purposes, with this peculiarity, they are still in process of formation. In some cases these intervale lands consist of islands in the rivers—and there are many such in the magnificent river St. John; but for the most part they are level banks, on each side of the river, in some cases several miles wide, and reaching to the feet of the hills, which form the natural ramparts of the valleys they enclose. These intervale lands are rich in quality, and the grass they produce is very good. Like the dyke-lands, they need no manuring artificially. The dyke-lands, in fact, have such a deep excellent deposit of unusual richness, that manuring is superfluous; but the intervale lands receive a periodical manuring in the deposit which is laid on them each spring by the freshets of the rivers. They are, in fact, flooded more or less for several weeks in the spring of the year, and the deposit left by the receding waters is of a character to add fertility to an already rich soil, and at the same time, to add to its depth. An inch or two of rich alluvial mud deposited on these lands each year is gradually raising them above the influence of the freshets; and they are to-day among the most valuable soils in the Province.

Much of the upland of the Province is of a very good quality, excellently adapted to the growth of cereal, root, and green crops generally, and for the raising of live stock. Sheep in particular do remarkably well wherever I have seen them in Canada, and nowhere better than in New Brunswick. Little, if any, improvement in them is specially desirable, for they are already of very good quality in most respects, and they are of course well inured to the soil and climate. The cattle, on the contrary, are of a very inferior character; yet, at the same time, they are sound and vigorous in constitution, and therefore provide an excellent basis on which a very profitable breed of cattle may be built up by the use of improved blood from the Old Country.

There are in this Province millions of acres still unoccupied, except by a heavy growth of trees which form the primeval forest. The forests require a large expenditure of labor to clear them, and English farmers are not well calculated to do the work; but there are numbers of cleared farms which can be bought, with good houses and buildings upon them, at the rate of £3 to £8 an acre, and it seems to me that a practical farmer from the Old Country, especially if he has a rising family to help him, could hardly fail to do well in this Province. So far as the people are concerned, an English farmer would find himself quite at home here, and there is nothing in the soil or climate which would cause a painful disillusion. The geographical position of these Maritime Provinces give them a strong claim on the notice of the Old Country farmers who see the needs of fresh fields and pastures new; comparative nearness to Britain, with regular and uninterrupted communication all the year round, offers a strong inducement for English settlers to come here; and the new trade in cattle and

sheep which is rapidly growing up between the New and Old Countries is sure to make farming in these provinces a profitable business to those who have the will and the judgment to lay themselves out to produce live stock of the quality which will find favor in England.

I must not omit to mention, with warm feelings of pleasure and gratitude, the unbounded courtesy and kindness which were extended to me by the Lieutenant-Governor of the Province, by all the members of the Government, by various officials, railway and steamboat managers, and by private gentlemen and others, in every part of the Province I had the good fortune to visit. The memory of my visit to New Brunswick will be a source of pleasure to me as long as I may live, and I shall not cease to entertain feelings of more than ordinary friendliness toward many persons whose acquaintance I had the pleasure of making under such happy auspices.

It cannot be denied that to the average Englishman Canada is a country considered to be chiefly noted for fur-bearing animals, Esquimaux, Indians, and winters of extraordinary severity. It may be these, but it is something more. It is a country abounding in agricultural and mineral wealth, and it is a country for timber. It has vast areas of excellent land, unsurpassed in fertility, and suited to the growth of many crops. It has already many thousands of prosperous and pleasant farms, and in a few year's time will have many thousands more. It abounds in game and fish, in the live stock of the farm, in fruit, and in cultivated crops. It is true that the winters are severe, but I am assured alike in Manitoba and Prince Edward's Island, in Ontario and New Brunswick, that the winters are bracing and healthy, full of enjoyment, and far more tolerable than a severe winter in England or Scotland; though the thermometer may now and again fall to 30° below zero, the atmosphere is always dry, and so the cold is not felt so severely as a much less extreme degree is in a damp climate.

The farmers of Canada work, it is true, but I doubt if they work as hard as we are in the habit of thinking. But in any case they work—not to do so would demoralize the men—and it seems that a drone cannot well exist in the atmosphere there. I believe I am correct in saying that the dignity of labor is more generally honored in Canada than in England, and as there are fewer idlers, men in rags are scarcer. I do not, in fact, remember seeing more than two or three men in rags the whole time of my wanderings, and not many dirty, except the Indians, and not always these. Yet the farmers have not all plain sailing, nor do they grow rich without industry and thrift. Every country has its disadvantages, and Canada is no exception. There are sometimes violent storms which do injury to the crops and stock; sometimes they are troubled with the grasshoppers, but their visits are few and far between, and they have only made their appearance about six times in the last fifty years. The Colorado beetle I only saw once. It does not seem to have yet reached Manitoba and the North-West Territory, and is not nearly so numerous as I had expected to find it, having confined its ravages more particularly to the United States Territory. Then, again, the weevil and the Hessian fly attack the wheat sometimes, and it is difficult when they do come to check their ravages; and lastly, the winters put a complete stop to agricultural operations, and the ploughing and sowing, as a rule, have to be hurried through in a limited period. The seed-time and harvest are very busy periods, but when the winter is over the spring comes at a bound, and vegetation grows at a rate which surprises Englishmen.

These disadvantages apply to the whole of North America, and not merely to Canada; but they have no apparent effect on the progress of settlement in the country. Men soon learn to accommodate themselves to these things, suiting their work to the seasons and planning out beforehand various things that can be done in the depth of winter.

Three things in Canada strike a stranger powerfully: the vastness of the country; the unbounded faith the people have in the future greatness of the country; and the

cheerful loyalty to the Old Country which is everywhere found. The liberty of the Canadian farmer, grand and unconventional as it is, and the independence of mind and of position, considerable and even complete as it is in many cases, do not develop into licence and recklessness, but into cheerful and generous habits of life. Loyalty to the Old Country and pride in their own are leading features in the political faith of the people; hospitality to strangers, and readiness to impart information and render services, are equally features in their domestic life; while a living faith of the future of the Dominion, based on a knowledge of its exhaustless natural wealth, and of the inherent energy of its citizens, is prominent in their conversation. It is not the aristocracy of birth, but that of labor and of brains—personal merit, in fact—that holds a foremost place in the estimation of the people.

The new departure which has recently begun in Canadian farming—that of sending cattle and sheep alive and dead to England—has elated the farmers in Canada in a degree corresponding with the depression it has caused among the farmers of England; it is a new and unexpected source of wealth to them, and they are laying themselves out to make the best of it in future. So far the country is free from diseases of stock, but how long it will remain so depends almost entirely on the action of the Government. Stringent regulations are in force governing the importation and exportation of fat and lean stock, and qualified inspectors are on the alert in many places; American cattle are not admitted except in bond, passing through the country under strict supervision.

So far the Canadian cattle trade has expanded rapidly. It commenced in 1877 with 7,000 to 8,000, three-fourths of which were American; in 1878 there were 18,000 sent to Europe, two-thirds of which were American; in 1879 there were 28,000 sent, all Canadian, because American cattle were then excluded; in 1880 it is computed 35,000 will be shipped; and in five years it is predicted that 100,000 will be available. For these figures I am indebted to Dr. McEachran, of Montreal, who is the chief Government Inspector of imported and exported cattle.

The landlords and farmers of England, and many writers and speakers on agricultural matters, profess to find some consolation in this: that with an increase of trade and commerce, freights will rise, and a check will thus be placed on transatlantic importations of stock. I have no doubt this hope will prove to be a mere *ignis fatuus*, and I cannot participate in it. I have it on very high authority that there is no probability of freights rising, but the contrary, rather. With steel-built ships, compound condensing engines and various mechanical improvements, to which at present no limit can be placed, the cost of sailing a ship across the Atlantic is being yearly lessened.

The expenditure of coal on board steamships is being rapidly reduced, and the size of the ships increased, so that a 5,000-ton vessel can be navigated now at very little more cost than was entailed by a 2,000-ton ship ten years ago. Freight at 25s. a ton in 1880 pays better than freight at 50s. a ton did in 1870. This is brought about by enlarged ships, a smaller expenditure of coal, and a larger space on board for freight. The ships now building, though larger than those running, will run at less cost and carry very much more freight, and although freights for some time past have been and still are very low, it is an open secret that freights pay far better than passengers. In any case, the rate at which ships are being, and will be, built is greater than any probable increase in the volume of freights. Hence it is hardly possible that English farmers may find any solid comfort in a hoped-for rise in freightage.

I come now to the last point of discussion and inquiry in this Report, viz., is Canada a suitable field of settlement for English farmers? I approach this point with caution, because I am aware of its great importance. But the question rather is: are English farmers suitable for Canada? It appears to me that Canada, as a country, has many advantages, and a future in all probability very important. She is a rising country: this cannot be denied; and she cannot remain in her present stage of development. I think, then, that many of our middle aged English farmers are unfitted by their habits of life and of labor to battle with the work which would fall

to their lot in Canada. But there are many others who are fitted for it, particularly those who have led laborious and active lives; and our young farmers would soon fall into Canadian habits. Men with large families who are not afraid to work would, as a rule, do well in Canada. The younger men would not long be at a loss in pioneer life in Manitoba, but it is scarcely the place for a man who has been long accustomed to English methods of farming; that is, they would have to unlearn their old methods and learn new ones, but it is only fair to add that the land and climate of Manitoba are so generous that very careful cultivation is at present alike unnecessary and scarcely profitable. These latter men, as it seems to me, would be happier, and their wives would be more content in Ontario, or New Brunswick, or Prince Edward Island. They are not suited to the cruder life of the far west. A man with a capital of £1,000 would do well in one or other of the Maritime Provinces, or in the Eastern townships of Quebec; one with £2,000 would do well in Ontario. A man with little or no capital should either go to the Red River district or take a free grant of land in one of the Lower Provinces. But any man should look round him for some time, and get into some kind of employment before he buys a farm or takes up a free grant. Looking at the increasing competition which British farmers have to meet, and at the heavy rates, taxes, rents, bills and wages they have to pay, I have no doubt many of them would do better out yonder, and their families would do better than they can in England, providing always that they are not afraid of work, and are sober and frugal.

It is said that Canada is the place for a poor man, and this no doubt is true; but it is also the place for a man of means, for capital tells a tale there. It is not probable, however, that many farmers of capital will face the ills they know not of in Canada, and indeed I would not advise anyone to go there who is doing well in this country; but, then, it is hardly fair to Canada that only poor men should go there as farmers, for money is wanted to develop the riches of the soil—not labor only. I know farmers in England who toil year after year, and live very carefully, without being any forwarder at the year's end than they were at its start; this sort of thing seems very hopeless, and I would say to such men: "You will get along faster in Canada." There is not and has not been a better time than the present for English farmers going to Canada. Canada is just recovering from a period of depression during which the value of land has become reduced, and it so happens that many of the farmers of the Lower Provinces are looking wistfully at the wonderful prairies of the North-West, and are anxious to sell their present farms and go there with their rising families. They, it is true, are fitted to go; and it seems to me a nice arrangement that English farmers of capital should take their places. It would seem, indeed, that the systems of farming to which English farmers have been long accustomed are well adapted to restore condition to the land, while Canadian methods are better suited to the present condition of the North-West. It is at the same time true that many English farmers would do well in the North-West, particularly those whose capital is small, and who are not too old for pioneer life. Yet in the Lower Provinces they would find farms and homes more in keeping with those they leave behind in England. Their sons, in turn, will move in the direction of the setting sun.

REPORT OF MR. HUGH McLEAN, RHU, TARBERT, N.B., THE DELEGATE OF THE KINTYRE AGRICULTURAL SOCIETY.

"Yesterday (Nov. 19, 1880) Mr. Hugh McLean, Rhu, the delegate appointed some time ago by the Kintyre Agricultural Society to visit Manitoba, and report as to its suitability for emigration purposes, etc., addressed the members of the society and others in the Town Hall. The delegate was accompanied to the platform by Provost Greenlees, ex-Provost Galbraith, Rev. J. C. Russell, David McGibbon, Esq., Chamberlain to His Grace the Duke of Argyll; Lachlan Clark, Esq., Robert Aitken, Esq., John Gilchrist, Esq., Charles McConachy, Esq., James B. Mitchell, Esq., and

James Littlejohn, Esq. David McGibbon, Esq., occupied the chair, and briefly introduced Mr. McLean."—*Campbelltown Courier*, 20th November, 1880.

The following is the text of the report:—

After certain preliminary arrangements in London had been completed, it was fixed that I should sail for Quebec on the 5th August, 1880, by the Allan Line steamer *Sardinian*, Captain Dutton.

The *Sardinian* is a magnificent specimen of marine architecture. Her tonnage is 4,376. She is divided into seven water-tight compartments, is propelled by a pair of direct-acting compound high and low pressure engines of 2,800 horse power, and maintains a speed of 14 knots per hour. She is strongly built, carries ten life-boats, has accommodation for 180 saloon, 60 intermediate, and 1,000 steerage passengers. The steward's department is managed in the most approved manner—nothing is wanting to conduce to the comfort of the passengers; and every attention is shown that the most fastidious could reasonably desire. The berths are comfortable and well ventilated, the lights entirely under the control of persons appointed to light and extinguish them.

The ship arrived at Moville about 11 a.m. on the 6th. We sailed in the evening about 5 p.m. The time did not hang heavily on our hands, being enlivened by Captain Dutton's lectures on the Pyramids, Tabernacle, etc., together with very good music, instrumental and vocal. Having seen five icebergs, one large whale very close to the ship and a school of others about three miles off, everyone was pleased to find that we were entering the Straits of Belle Isle. The beauty of that sail up the St. Lawrence was exquisite.

Having arrived at Point Lévis on Sunday, the 15th, our luggage was taken to the Customs house shed for examination. We then procured tickets for Montreal. Perhaps what attracts one's attention most of all on the way is the charred stumps of trees that stand up like men, say in spaces of six or seven feet apart. They give a desolate look to the country, as if the hand of the destroyer was wasting it. The impression to a Scotch mind is waste; beautiful plantations (for he can as yet scarcely realize that they are forests) are on fire. It makes him feel sad to think that these woods are not in the home market. The land along the line of railway from Point Lévis is occupied by French Canadians. Their crops seemed light. The oat crop was much lighter than at home.

Before leaving Point Lévis (opposite Quebec), I was informed that His Excellency the Governor-General was in Nova Scotia, and had telegraphed to Ottawa that he wished me to visit the Annapolis and Windsor districts of Nova Scotia, Sussex Valley in New Brunswick and the Eastern Townships of Quebec, as well as Ontario and the North-West. I felt that the task was onerous, that no time could be spared, and therefore on Monday presented myself at Ottawa. Here I found that the Hon. Mr. Pope, the Minister of Agriculture, was in England; that Mr. Lowe, Secretary to the Department, was in Quebec, and would not be back till next day. I was, however, received by Dr. J. C. Taché, who gave me a letter of introduction to Mr. Hespeler, Immigration Agent, Winnipeg. I then returned to Montreal. I should mention in passing that Dr. Taché is the Deputy Minister of Agriculture, that he has written a very excellent pamphlet on the Colorado potato-beetle, showing how to oppose its ravages. As the pamphlet is largely circulated throughout the Dominion, I do not doubt but that it has been instrumental, where the suggestions contained in it are attended to, in allaying, and in many places nullifying, the ravages of that destructive insect. The methods of destroying the beetle are first hand-picking, and second Paris green; the latter is very efficient.

Before leaving Ottawa, I was much impressed with the beauty of its public buildings, conspicuous amongst which, situated on a hill, are the Parliament Houses, consisting of three blocks, forming three sides of a square, all detached. The grounds around are very tastefully laid out. The Post Office is an elegant structure.

Ottawa is famed for its trade in lumber, which in Canadian means "timber." The saw-mills are a study in themselves. The railway station from which I went to

Montreal is at Hull, on the east side of the Ottawa river. I saw the Chaudiere Falls when passing the Suspension Bridge, and perceived that limestone is the prevailing rock of the district. There are slides, or timber erections, in the river, to guide the rafts that descend the river to the various saw-mills.

The land around Hull is very good, and judging from the condition of sheep and cattle, as visible from the railway, the grass must have a fattening quality. Crops of wheat, oats, buckwheat, and corn whirled past as the train sped from station to station. Wooden houses, with verandahs in front, constantly met the eye; wood fences everywhere, till at last night closed the scene. At length we arrived at Hochelaga station, which is the name of the original Indian village, on the site of which Montreal is built.

The city of Montreal is situated on an island. The Victoria Bridge crosses the St. Lawrence, its length being 9,194 feet. The city contains many objects of interest, which were seen on my return; but on this day I visited Notre Dame Church, which internally is a most exquisitely finished place of worship. The Crucifixion, the Apostles, the Altar, the candlesticks, the gold and crimson decorations, all surpass description, and fill the beholder with awe and admiration.

I started for London, Canada West, by the evening train, but saw nothing of the country till next morning. When daylight came the morning was very wet. The country was beautiful. I found several fellow-passengers by the *Sardinian* were on the train. We were all glad to meet, but they dropped out one after another, and we were lost to each other probably for ever. We drove through a country farmed by English, Scotch and Irish. There are good crops, good cattle, good houses. The fields are rich with golden-colored grain. The orchards loaded with fruit. Everything to the passing visitor has the appearance of plenty. Now we pass fields of clover. Arrived at Port Union, we pass more clover fields. Swamps intervene, then light crops. By-and-bye beautiful crops burst upon the view. Everywhere the fields are fenced with zigzag rails, which appears to me to occupy too much land; but the British Canadian adopt them universally. We come to Toronto.

We proceed and pass through Guelph. On the run we notice brick buildings going up to replace wooden houses, generally a fair sign of a prosperous farmer; but sometimes I was told emulation induces a man to build a fine house while his land is mortgaged. We pass Breslau, which seems by the map to be not far from the Banks and Braes o' Bonnie Doon; then through Berlin, Hamburgh, Stratford, St. Mary's, at which last place I changed for London, and saw the last of my last *Sardinian*.

I arrived at London and took train for Newbury, for the purpose of paying a short visit to a Kintyre settlement. I was driven over a clayey road from Newbury to Crinan by the light of the moon, and as yet saw nothing of the country. My quarters at Crinan were with the Rev. John Milloy, a native of Clachaig Kintyre. In common with the whole settlement, I was roused about two o'clock in the morning by a thunderstorm. In the midst of it all I fell asleep, and awoke to find myself surrounded by glorious sunlight, and everything smiling.

I partly visited in the neighborhood the farms of Messrs. John McMurchy, from Leanagbhoich; Archibald McEachran, from Auchnadrain; James Stalker, from Achnacloich, Muasdale; Duncan Stalker, from the same place; Dougald McMillan, brother-in-law to Mr. John Gilchrist, Ballinvain; Messrs. Duncan Campbell, from Ballochroy; Finlay McNab, from Cour; Donald McCallum, from Carradale; Peter McMillan, from Achnafad; and many others, all natives of Kintyre, and all evidently doing well. I then called on Mr. Neil Walker, from Achnaglaic, near Tarbert (who had no notice of my approach), and who gave me a hearty welcome. I took the liberty of putting inquiries to him, as to his success since he left Tarbert in the year 1874. His farm I found to consist of 100 acres, one-third or $33\frac{1}{3}$ acres being under wood for fuel, one-third under wheat and hay, in proportions of about 18 acres of the former, and say $15\frac{1}{3}$ of the latter; the remaining third contained 3 acres of barley, 2 acres Indian corn, $14\frac{1}{2}$ acres oats, and the balance summer fallow.

The summer fallow land is ploughed in autumn; it lies exposed to frost all winter and to the sun till the 1st September, when it is sown with fall wheat. He explained

that when the land is first ploughed, it is so tough that one would suppose nothing could grow on it, but by being exposed to the frost in winter, and to the sun in summer, it moulders away until it is like the soil of a molehill. The soil in this part is black mould above and clay below, which, after exposure, is good producing wheat land. If the clay is undrained, it is good for most crops, even for apples.

The first year Mr. Walker came to Canada he bought his present holding, which cost \$3,800, or £760, including log-house, barns, etc., he having also the straw of the waygoing crop. He sows 2 bushels of fall wheat and $2\frac{1}{2}$ bushels of oats to the imperial acre. He sowed 30 bushels of wheat last year and had 234 bushels, which he considered very poor, and much below the average. He had the year before thrashed 250 bushels from 12 of seed. His potatoes are much the same as at home. The rotation he follows is to plough land that was under wheat (without grass) last year, in the fall, and sow oats in it in the spring. After oats, summer fallow it; after fallow, sow wheat again, but putting all the manure the farm produces on the fallow. Turnips and mangel-wurzel are not grown. He had 10 milch cows, 7 two-year-olds, 4 one-year-olds, 32 ewes and 20 lambs, 5 pigs, and 3 horses. He and his two sons labor the ground.

The following were the receipts and expenditure for the past year:—

RECEIPTS—

Produce of cows sold.....	\$160 00
Two three-year-old stots	56 00
Wheat	233 00
Wool.....	47 12
Lambs	60 50
Pigs	50 00
	<hr/>
	\$606 62

EXPENDITURE—

Interest on \$3,800.....	\$190 00
Taxes	20 00
Labor	191 00
Clothing	100 00
Smith-work	5 00
	<hr/>
	506 00
	<hr/>
Profit, £20 2s. 5d., or	\$100 62

In giving the above, it is to be understood that the items interest, labor and clothing are merely estimated, as he does not pay interest, and the labor is done by his family. The following were Mr. Walker's returns of various cereals since he emigrated in 1874:—

YEAR.	WHEAT.	BARLEY.	OATS.	PEASE.
1875.....	170 bushels.	80 bushels.	600 bushels.	220 bushels.
1876.....	180 “	.....	350 “	100 “
1877.....	310 “	.....	220 “	105 “
1878.....	350 “	.....	210 “	70 “
1879.....	330 “	.....	165 “	37 “

He wished to impress on me that the land still requires great improvements to be made on it, and that if it were farmed on the same system that is adopted at home, it would produce double what it now does. With regard to the yield of the cows Mr. Walker stated that—in May last, 2,019 lbs. of milk were sold, which made 182 lbs. of cheese, which, minus expenses of factory, realised \$16.56, or £3 6s. 2d. In the month of June, 2,996 lbs. of milk were sold to the factory, making 276 lbs. of cheese, realising \$17.60, or £3 10s. 5d. He stated that in July there was a drawback owing to the hot weather. In August and September, although there was less milk, it took less milk to make a pound of cheese. October is the best money making month in the year. He can average \$20 per month for six months out of the ten cows, and can sell \$10 dollars worth of butter; that is, the cows produce \$160, or £32, or an average of £3 4s. per cow per annum.

Next day I drove to Glencoe. Maple trees abound along the route. I passed Battle Hill, the scene of a fight between the Americans and the British during the war of 1812. Before coming to Glencoe I was shown a farm, the owner of which had turned his attention to feeding cattle for the home market. Passed the residence of a lady, a native of Tangy Glen. At Glencoe, which a few years ago was a small hamlet, but which now is a little town, having good shops, and doing a good business, I saw for the first time the sunflower, a large yellow flower that always faces the sun.

On the train from Glencoe to London I met Dr. McAlpine, a native of Lochgilphead. He wished me to visit Kilmartin, in the neighborhood of London, and to call for his brother, a farmer there, but I could not do so. He corroborated Mr. Walker's account of the Canadian method of farming.

On the train I fell in with a Dutchman, Mr. Jacob Utter. He has a store, and owns several farms. He stated that Ayrshire cattle were rather tender for a Canadian winter, but that a cross between an Ayrshire cow and the Durham bull was the best breed they possessed; that a good cow would produce milk to make 3 lbs. of cheese per day; that nine cows averaged \$23 each, or £4 12s., for six months. He mentioned that the general return for wheat throughout the country was 25 bushels per acre; oats, 50 bushels; barley, 35 bushels, and potatoes, 250 bushels. He gave the following rates of wages as applicable to the district: Man-servant, \$20 or £4 per month, with board and lodging; or for 12 months, \$150, that is £30; maid-servant, \$5 or £1 per month. The following were the retail prices of various articles, given by him and converted into British money: Steak, 4½d., other beef 6½d. to 4½d. per lb.; Rio coffee, 1s. 0½d. to 1s. 5d. per lb.; sugar, 3½d. to 5½d.; tobacco, 1s. 0½d. to 2s. 6d.; bread, 2 lb., 6½c., or 12½c. for a 4-lb. loaf—6½d.; pork, 2½d. to 6d.; ham, 6d.

Having arrived at Sarnia, I made the acquaintance of Captain L. M. Morrison, of Corunna (Moore County), on the St. Clair River. His farm consists of 200 acres. I did not visit it until my return from Manitoba, but I will here state his experience. His returns were: Fall wheat, 25 bushels per acre; oats, 30 to 50 bushels. Of potatoes he just planted sufficient for home consumption. Plants them from beginning of April to beginning of May; digs them about 1st September. The following is the rotation he follows: Sows wheat this fall along with grass seed, 1½ bushel wheat and one-quarter bushel grass seeds per acre (mixture being three-quarters of timothy and one-quarter of clover, often half the quantity is sufficient). Next year, a crop of hay; next year again, another crop of hay (no manure or top-dressing.) Lets the land lie two years in pasture. He mentioned that he had land in pasture for four years, but that it was run out when he got it, having been twenty-six years in succession under crop. When a field is broken from lea, he puts oats in it (2 bushels per acre, sown with seed-drill). In some cases, where the land is dirty, he does not crop it the first year, but re-ploughs it several times during the season, and crops it for fall wheat by 1st September. Manure is put on the fall wheat. The land is not under-drained, but surface-drained. It consists of a strong clay with a vegetable mould on top. Clay land is the best land for wheat. Land that a crop of oats cannot be raised off here will raise wheat. It would raise oats if manured. His turnips were sown broadcast—1 lb. of seed to three-quarters of an acre. Turnips so sown by him this year promise to be a good crop. Putting turnips into old land, they are sown in

drills, but the drills are not raised, merely run the turnip-sower on the level surface about 13 inches apart, and thin them 10 inches apart.

Potatoes are planted in hillocks a pace apart. Indian corn is put in from the 24th May to 1st June. The reason for not putting corn in earlier is that it is liable to spring frost. It is put in for cleaning the land principally. Indian corn is cut whilst soft and the shaws green, to have the benefit of the latter for milk cows, as the shaws are better for cattle than hay. The grain is not sold, as producers in Canada are unable to compete with the United States.

Price of wheat, \$1 per bushel of 60 lbs; barley, 60c. per bushel of 48 lbs.; oats, 34c. to 38c. per bushel of 32½ lbs.; potatoes, 40c. per bushel; good timothy hay, \$10 or £2 per ton; Indian corn, 30c.

Of the two farms of 100 acres each which Captain Morrison owns, one is fully cleared of wood, the other is half cleared. He has in one farm nineteen acres under oats and corn, twenty under barley, twenty-two under hay and wheat, seven and five under hay, seven of orchard land, twelve under wheat, and the remainder in pasture; and in the other farm, fifty acres under wood, the remainder hay and pasture. He has in all 400 apple trees and 20 plum trees. He can sell 600 bushels of apples, all grafted fruit. His stock consists of 12 cows, 28 head of young cattle, from half a year to three years old. The cows yield from 3¾ to 5 gallons of milk per day during the grazing and feeding months. Milk weighs 8 lbs. to the gallon, which gives from 30 to 40 lbs. of milk, or 3 to 4 lb. of cheese per cow per diem. He usually gets from 7c. to 10c., or from 3½d. to 5d. per lb. for cheese.

Price given for fat cattle is 4½c. per lb., live weight; usual weight is from 1,050 to 1,100, but he has had them as high as 1,400 to 1,500 lbs. The proportion for dressed beef is 58 lbs. per 100 lbs. of live beef. The price of milch cows, any pure breed, is \$25 to \$35, that is £5 to £7; but he had been asked £20 for a thoroughbred Durham cow. Three-year-old steers cost \$35 each, or \$7. Average weight of sheep, 80 lbs. Would pay for an imported Leicester tup \$30, or £6, but usually gets them amongst his neighbors at from \$5 to \$10, that is £1 to £2. Draught horses sell at \$100 to \$150, or £20 to £30 each, being from 15½ to 16 hands high; average weight of a horse is 1,250 lbs. He has two mares weighing 3,000 lbs., and 17 hands high, which he values at \$400, or £80 for the two. Pigs are either Suffolk or Berkshire. Coming in in spring, and killed next February, they generally weigh 250 lbs.; price 6c. to 7c. per lb. Wool sells at 31½c., or 1s. 3½d. per lb. Lambs at \$3, or 12s. each.

Man servant, boarded, gets \$15, or £3 per month.

Lad servant, " 8 £1 12s. "

Maid servant, " 5 £1 "

Man servant for two months, 20 "

Man employed per day during harvest, \$1 per day.

Taxes on 200 acre farm, \$72, or £14 8s.

I sailed from Sarnia, at the foot of Lake Huron, on board the steamship *Ontario*, Captain Robertson, bound for Duluth, a town in Minnesota, at the head of Lake Superior, and had for fellow-passengers several Canadian farmers. The following is the rotation followed by Mr. Eckford, near Dunkeld Station, County Bruce, Ontario. He breaks up the field, sows it with pease; when pease are removed next year, he ploughs and sows it with wheat in the fall, about 15th September. Next year again the wheat crop comes off at the end of July; he then ploughs it, and in the winter takes out his manure and puts it in heaps on the field. As soon as the land is dry in spring, he spreads and ploughs it in. About 1st June he drills it up and sows turnips, twenty-two to twenty-four inches apart, and thins them at from twelve to fourteen inches. His first ploughing is as deep as the team can afford—about eight inches. The soil is clay.

We left Duluth by rail for Winnipeg.

From what could be seen that evening on the railway cuttings, the soil was black vegetable mould. I could see that a great level tract, interspersed with swamps, formed the general feature of the country.

Night having come on and rain, we arrived at St. Boniface, opposite Winnipeg, under most inauspicious circumstances. The streets of Winnipeg came into view by light of the windows, but they were mud. It was with a feeling of relief that we got landed at our hotel. The landlord, who was a Canadian Highlander, received us kindly, and, after some trouble to himself, owing to the lateness of the hour, and the absence of waiters and others, got us as substantial a supper as the circumstances could afford. The house, however, was fully occupied. I got a shakedown, and spent the first night in the Prairie City pretty comfortably. After breakfast an English fellow-passenger and I went to St. Boniface in search of our luggage which was to be examined. We grudged the 50c. each that were paid on the preceding night, and were determined to walk rather than be fleeced again. The morning was dry, but the wooden pavements were as slippery as glass with the greasy mud. We reached the Red River, and crossed in the ferry-boat, which was of great beam and capacity, and could take not a few buggies, waggons, etc., with their horses and occupants, over each time. I forget the fare paid. We reached the opposite side, and then saw the steep bank which we descended on the previous night, which we now ascended with great difficulty. We soon thereafter got our luggage passed by the Custom-House officer. A person with "checks" asked us if we wished our luggage sent to our hotel. We agreed that it should be sent, and had to pay 75c. for two articles, or \$1.50 for four. We smarted under this, but there was no help for it. I suspect that before we got the luggage to our hotel, and paid the ferry both ways, it was a pretty expensive item. My companion and I then called on Mr. Hespeler, and received a map and printed regulations respecting the disposal of certain public lands for the purposes of the Canadian Pacific Railway. He also gave me a jotting of the route he suggested I should take, in order to see the country. Several things combined to prevent my following his route. I had, therefore, to devise a route. By the time the call was made, and another call at a bank, we found that the steamer for Portage la Prairie, which was the place I intended proceeding to, had sailed up the Assiniboine; and as there was no stage till Monday I had nothing for it but to wait at Winnipeg.

In the interval, having been advised by Mr. Sinclair, Miller Street, Glasgow, to call on Mr. Gerrie, Winnipeg, who owns land at Sturgeon Creek, I did so, and Mr. Gerrie kindly offered to drive me to his farm when the roads became passable. At present they were absolutely impassable. I was, therefore, somewhat downhearted at my bad fortune in losing the steamer and being detained at Winnipeg, but bore up the best way I could. Meanwhile, I was introduced by Mr. Gerrie to Mr. Bathgate, Main Street, Winnipeg, who informed me that coal had been discovered on the Souris River, and is in course of being worked, and some of it brought down to Winnipeg. He said that a railway is likely to be constructed between Winnipeg and the Souris River, also that coal had been found on the Pembina Mountain. Further, that great quantities of coal, of the very best quality, had been discovered on the Saskatchewan River, but that, in the meantime, this was very far distant. He also stated that on certain parts of the Canadian Pacific line of railway not only coal but other minerals were reported to have been found. Mr. Bathgate took me to an office in Winnipeg where I procured a specimen of the coal from the Souris River, which I have in my possession now.

The following is the experience of Mr. McCorquodale, Headingley:

He left Craigish, Argyshire, 1853, for Canada. Had many hardships when he came to Canada. Bought 100 acres at \$1 per acre; had to clear it all of wood. The land was in the township of Greenock, back of Kincardine, Lake Huron. He got on very well there. Two of his sons and himself, three years ago, came to Manitoba to see the country. It pleased him so well that he did not return to Canada. His sons returned temporarily. He himself spent six weeks travelling through the country, looking for a suitable place. He did not sleep in a bed all that time. He took this farm by share from the proprietor, Mr. Cunningham. Mr. McCorquodale's terms were to work the farm and get half the profits. During the first year he looked out for a suitable place elsewhere, and purchased one of 320 acres for himself,

and one of 320 for his son, in the south of the Province. There is a good dwelling-house on each farm. The farms are partly sown and partly planted, ready for his going there next month. I drove through these farms on a future day. They were next to the Mennonite Settlement, on the way from Pembina Mountain. Other four sons bought each 320 acres at the back of Rock Lake, about 60 miles farther west. He considered that Manitoba was very far before that part of Canada he came from, but the roads, he said, were very far behind. This was certainly a great inconvenience to new-comers. "Any one coming here," said he, "taking up a house, has nothing to complain of, comparatively; but if one has not got a house, he must prepare to go over the country and pitch his tent, and that is not always agreeable."

The following is a statement by Colin, his son, of the capabilities of the land presently farmed by his father:

"Wheat (2 bushels sown per acre) produced 35 bushels. The wheat is sown in spring. Fall wheat is not generally sown in Manitoba, but a test has been made, and it has succeeded. Reaping commences in August. The land is ploughed right up that same fall, when wheat is sown again in spring in succession for years. Weight, 64 lbs. never less than 60 lbs. per bushel.

"Oats average 75 bushels per acre, but it is not usual to take 100 bushels off. Sow $2\frac{1}{2}$ to 3 bushels per acre. Oats weigh 34 lbs.

"Barley does well. Sow 2 bushels per acre, return 60 bushels.

"Potatoes—3 bushels planted produced 87 bushels; 400 bushels have been raised per acre, but not on his father's farm.

"Turnips do well.

"Indian-corn does not ripen. Farmers cut it green, and it makes an excellent feed.

"Cabbages, carrots, lettuces, parsnips, cucumbers, melons, squashes, etc., do well.

"Have not yet grown apples. Old settlers have grown them.

"Prices—Wheat, 65c. to \$1.05; oats, 42c. to 74c.; barley, 60c. to 65c.; potatoes, 50c. to \$1.25. The two prices are fall and spring rates."

All round is a grazing country. If a man cuts as much grass as will feed his cattle, it is then suitable for grazing.

The hot weather begins in June, about 1st. June is the wet month; more rain falls in it than in all the other months.

July is hot, with occasional thunder-showers.

August is warm and dry.

September is warm and dry.

October is cool but dry.

November, winter sets in about 10th. It sets in with frost and occasional falls of snow, but not much snow.

December, snow falls about 20th. The greatest depth on the level is 22 inches.

January, snow falls.

February, snow falls.

March, begins to get a little warm; about 15th begins to thaw.

April, snow being off at latter end of March, begin to plough and sow. Weather pleasant for working.

May, usually fine weather, and devoted to sowing purposes.

The months of March, April and May are spring; October is the fall.

Labor.—Farm servants, \$16.00 per month, £4.

Maid do 6.00 do 1 1s.

Day labourers 1.25 to \$1.50 per day.

Taxes.—No taxes till this year, except the school-tax.

Water is very good in this place—the very best, pure spring; but in some other parts it is impregnated with alkali, and of a saltish nature.

Soil.—If the grass is short and smooth, and not a close sward, that ground is not good. If the grass is long, close sward, and the soil black clay loam, that ground is good. Manuring the alkali land with stable manure makes it good. The soil where alkali is, is of a sticky nature, and manure loosens it.

N.B.—I found this disputed elsewhere. Some say that two crops of beet absorb the alkali, others laugh at the idea, and say: "Have nothing to do with it."

Grain is sold without any trouble to merchants.

Milch-cows average \$35, or £7. They can be bought at that in the country easily. Cows are cross between native cattle and Durham bull. Team of horses cost from \$250 to \$300 per pair, that is £50 to £60. Team of oxen, \$140 to \$180 or £28 to £36. Mrs. McCorquodale says a cow will make 100 lbs. of butter in the season, from May up to the end of September. Price, 20c. to 25c.—yielding £4 to £5. In winter the price is 50c. Sweet milk cheese is 20c. to 25c.; eggs, 25c. to 30c. per dozen; poultry, \$1 for young turkeys; \$3 for gobbler, and \$1 for turkey hens; 25c. for common hens; \$1 each for ducks; \$5 for a pair of geese.

I left Headingley next morning, driven in an Indian cart, and proceeded to the River Sale. We passed through three very bad swamps, from three-quarters to one mile broad, and of indefinite length. These swamps might be drained into the Assiniboine and Sale Rivers without much difficulty. The Indian pony, Jeannie, dragged her owner and myself through the swamps and over the prairie grass, eating a bite and running as she ate, without being in the least fatigued. Her driver used neither whip nor switch, but only a kind word of praise, which she evidently understood, or a word of caution, which she understood equally well, or an appeal to energy, which set her all aflame when she came to a difficult spot. She was the best of ponies. Her owner's name was Emou.

Mr. Alex. Murray, of the hostelry of the River Sale, a branch of the Assiniboine, has a stock of twelve cows. The spring was so wet that he did not sow wheat. He says the carriage of wheat to Winnipeg takes 25c. off the price. He mentioned that he had a farm for sale in the county of West Marquette, parish of Portage la Prairie, of which he gave me both particulars and price.

We left the River Sale next day in company with a Canadian, he being on horse-back. We were both bound for the Boyne settlement. We passed some very bad sloughs and went through three large swamps. The prairie grass was very good and abounded with dog-roses, which dotted it all over, growing about eighteen inches high, and which were very beautiful. The principal grasses were bone-grass and buffalo-grass, a brown grass said to be good for cattle, also goose-grass, said to be very good for horses. These grasses indicate good soil. There is another grass in the prairie called by some arrow-grass, by others spear-grass. When drawn and thrown it sticks like a dart, and is bad for sheep and cattle. It is always avoided for hay. The arrows had dropt off when I was in the country. We arrived at Mr. Johnstone's farm on the Boyne after a long journey, during which the Canadian horseman was left behind, his horse having become exhausted, and he himself being obliged to dismount and walk. He was close to a farm at that juncture, which relieved my apprehensions for his safety.

We sojourned with Mr. Joseph Wells Johnstone, who came from County Oxford, Ontario, in 1870, and settled on this farm. Since he came to Manitoba his wheat has averaged 32 bushels per acre, but he has thrashed it at 52 bushels and at 60 bushels, and five years ago at 48 bushels. Last year it was 20 bushels. He sows 1 bushel and 5 pecks to the acre.

As to oats, he considers this the best of countries for oats, which weigh 42 lbs. per bushel, and produce 70 bushels per acre. He has known, at Headingley, a field of 10 acres produce 1,010 bushels, or about 100 bushels per acre.

Barley weighs from 48 to 52 lbs., and an acre produces from 50 to 60 bushels. Finds a market at Winnipeg, which is 60 miles distant from this. He grows no Indian corn. Price of barley, last year, 60c.; oats, 50c.; wheat, \$1; potatoes, 50c. per bushel; butter, 25c. per lb.; pork, 10c. per lb.

The system he adopts is: Starts ploughing about 15th June, and breaks land till 15th July. Leaves it lying till following fall. This ploughing is as shallow as possible—say 2 inches—and from 12 to 14 inches broad. In the fall he backsets it—that is, ploughs it the same way, being 3 inches deep and 12 to 14 inches wide. He harrows it in spring, and sows it with broadcast seeder. Has a 10-horse power thresher;

charges 4½c. for threshing wheat; 3½c. for barley, and 3c. for oats. Sows timothy and white clover. Timothy is a splendid success; has one piece which he cut in July, and expects to cut it again before winter. Mangel-wurzel does well, and so do turnips; also onions, carrots, gooseberries, currants and rhubarb. Buckwheat grows well, so do cucumbers, melons, squashes and strawberries.

With regard to flies, he says that the bull-dog is dreadful in July on horse and cattle—makes a horse lean, and he will not eat. The mosquitoes need no comment; they are very troublesome. The buffalo-gnat is very bad for horses and cattle in June and July. There is also the sand fly, which is not very bad, but is found where there is high grass and scrub.

May, a very nice month.

June, very wet.

July, very hot; hotter than Ontario—up to 100° in the shade.

August, showery and cool.

September, fine weather.

October, very fine month.

November, fine month; clear and frosty.

December, snow—1 foot average; freezes very hard.

January, very cold; thermometer froze up last winter.

February, cold month.

March, not so cold; snow begins to melt.

April, fine month.

The soil is black vegetable mould and clay bottom. The water is spring water. The water is good in the Boyne settlement. He says the heat, even when the thermometer is at 80°, is not felt so much as in Ontario, as there is always a fresh breeze. Although very cold in winter, he says that cold is more endurable than in Ontario, there being less changeable weather in Manitoba. He spoke of the Indians dying in the spring of the year from consumption, but attributed this to their being careless as to keeping their feet dry.

He has seven cows and three teams of horses. I took samples of oats and wheat. He has one crab-apple tree bearing fruit, of which he is very proud. Mr. Johnstone added: "In Ontario all I could do was to make a living; here I have made money."

I should have mentioned that we passed the Poplars before coming to the Boyne settlement. We passed Tobacco Creek settlement, which lay east of us.

We started on the morrow for Nelsonville, but were overtaken by Mr. Inman, of the Boyne, who owns 800 acres of land there. Mr. Inman spoke of a blue flower that always indicated, by its presence, good water. He mentioned that he paid \$10 for 160 acres, and got 160 acres for pre-emption price. He bought scrip for the balance. He has 60 acres in crop.

Wheat will average 30 bushels per acre, 60 lbs.

Oats	"	40	"	34	"
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Barley	"	30	"	48	"
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Potatoes	"	250	"	60	"
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He stated that he does not make butter, but rears cattle. The price of wheat is \$1 per bushel; oats, 65c.; barley, 60c.; potatoes, 25c. in the fall and 50c. in the spring; butter, 20c. Young cattle can be bought in the fall for from \$7 (£1 8s.) to \$10 (£2) per head. Hay can be made here, deducting expense, tear and wear, for \$1 (or 4s.) per ton. Two tons of hay, with some straw, will winter a yearling well. A three-year-old steer is worth from \$35 (£7) to \$50 (£10). Hence he considers it is more profitable to rear cattle than to grow wheat. This is the way he puts it: "Wheat worth \$1 per bushel in Winnipeg last season; the year before 60c. only; 40 bushels can be taken in a sledge in winter over the ice, by a team of oxen, to Winnipeg, sixty miles distant. It takes five days to make the round trip.

A man and his team is worth \$2.50 per day.....	\$12 50
Expenses on road not less than.....	8 00
	<hr/>
	\$20 50
	<hr/>
Price of 40 bushels, at \$1.....	\$40 00
Off expenses.....	20 50
	<hr/>
40 bushels realise.....	\$19 50

"Actual price of wheat 48c., or 2s. per bushel."

He says that a man on the river brought 12 sheep from Ontario, and they are doing very well, as he has lost none yet. Prairie dogs are dangerous for sheep. Water is good, and there is good timber near him. The Dominion harvesters are very bad [N.B.—The blackbirds who feed on wheat]. Wages, \$15 (£3) per month for farm servants, \$25 (£5) per month for haying and harvest months; \$6 for maid-servants (£1 4s.). Taxes—School tax is $\frac{7}{16}$ ths of a cent per \$1, according to the value of the land and other property; he is also bound to give three days of road labor for each 160 acres he owns, or pay \$1.50 per day.

The Province is divided into municipalities, in each of which there is a warden and five councillors. In the municipality in which Mr. Inman lives, every man takes care of his own cattle, and is responsible for any damage done by them to his neighbours' crops from 1st April to 1st October. After that they are free commoners.

Pigs are profitable—\$8 per 100 lbs. They are fed on cracked barley.

Fife wheat is sown mostly on the Boyne, also red chaff wheat.

Oats—black oats chiefly, and white oats also are sown.

A man coming here to settle, should start with oxen for the first two years, until he gets enough crop to feed the horses. Having to erect a house, his horses are standing exposed to the weather, whilst the oxen will take care of themselves.

Having arrived at Nelsonville, I washed with soap and water in the hotel, and felt an uncommon irritation over my face, whilst my hair and beard seemed to be glued. I was told that this arose from alkali water, and that no soap should be used in washing.

Mr. Nelson, founder of the town, stated that when searching for water and digging his well, which is the well from which the inhabitants obtain drinking water, the vegetable mould was 18 inches to 3 feet deep; then 3 to 4 feet of marly clay; then 5 feet of solid grey clay; then black soapstone. The water is generally found between the clay and soapstone. "If not successful," added Mr. Nelson, "try another place."

Wheat produces 20 to 30 bushels per acre. Weight per bushel, 64 to 66 lbs.

Oats	"	40 to 90	"	"	"	38
Barley	"	40 to 50	"	"	"	50
Potatoes	"	200	"			

Mr. Nelson came to Manitoba in 1877. He had planted cucumbers, potatoes, cabbages—very weakly plants—on the 28th June, and they all came good.

Beets, turnips, and mangel-wurzel do well.

Mr. Nelson corroborated previous statements as to the weather, remarking that the thermometer showed 110° in the shade in July, but that one could stand the heat better in Manitoba than in Ontario. He thought that the cool nights helped it. There are only two or three nights in the year, he said, that they don't use blankets.

He remarked that the thermometer froze last winter, but that the cold was endurable when there was no wind. He is a miller by trade, having grist mills which grind wheat, etc., at 15c. per bushel.

Nelsonville is a thriving little place, and the inhabitants are kindly. It is destined to be a place of considerable trade, as it is on the track to Turtle Mountain, which is fast settling up. Mr. Nelson showed me next day tomatoes sown on the 10th May, which promised to ripen. I took samples, but they did not keep. He showed

me cauliflowers, estimated by him at 4 to 5 lbs. weight. Potatoes—early roses keep till the new ones come again. Plant them from 1st May to 1st June. I took two samples, and one potato from a seed planted on 3rd July. When the hill was dug there were seventeen potatoes on it, the sample taken being the biggest. I also took an average onion.

The Pembina Mount is a rising eminence, so gradual in ascent that I could not discover that I was ascending it. It is pretty thickly wooded from Township 4 north, but has not such uninterrupted good prairie. There is said to be a stretch of sandy land not very good for settlement beyond it, but good land comes again at Turtle Mountain, which is well wooded. Crystal City is on the east side of Rock Lake.

The Rev. Mr. Edwards, whom I met, stated that there was plenty of land all through the country that could be got from men holding the land on Crown patents. Tobacco Creek is considered the best settlement in the country. The soil is loose black vegetable mould, clay bottom. The water is very good there; wells can be had from eight to twenty feet deep. Wood is rather scarce, being from six to eight miles distant. Blackbirds (or Dominion harvesters, as Mr. Inman called them) resort to woods and water, but will not go far away from a good supply of both. All the land about Tobacco Creek is owned by private individuals. Mr. Edwards stated that \$5 an acre was the highest price asked for land, and from the location he considered it reasonable at that price.

Having now turned towards Mountain City we passed Minniwashtey, meaning "good water," also Adamson Creek and Deadhorse Creek. I was struck with finding boulders of granite on the road to Mountain City, being evidently floated there during the glacial period.

The number of houses that Mountain City rejoices in is eight, but it will probably be a big place by-and-bye. After leaving Mountain City the stage proceeded to Stoddartville, where we put up for the night. Mr. Stoddart had very good crops. Next morning we started early, passing Calamity Creek and Liffey Creek, an Irish settlement, and the farm of Mr. Windram, M.P.P., Bluff, South Dufferin.

Ultimately, after passing various farms, amongst others, Mr. McCorquodale's, we came to Austervitch, a Mennonite village. Before coming to it we saw a great patch of alkali land. The crops in this neighborhood were light.

We could, on looking back, now discover that we had descended the mountain, but the descending was not realised in the act. The Mennonites have very good crops. Their cattle pasture together in great herds. They had steam threshers, and all their houses were neatly thatched. They also had machine-houses to hold their agricultural implements.

An accident happened to our stage by the rim of the left fore wheel coming off, which we repaired under peculiar circumstances. We came soon to County Touro, Rhineland, and met a party of emigrants. We passed Snipe Lake, and perceived a horse threshing-mill treading the corn under foot, according to the Eastern custom. We met the Governor of the Mennonites driving out. A large windmill made of wood was in one of the villages. Ultimately we came to Nyonloch, and dined in a Mennonite cottage. Everything was very clean and tidy. Sunflowers were cultivated in the gardens, as were also poppies.

We came next to Grangehall, ultimately to the River Moraye, and saw Smuggler's Point, Dakota, not far off. Finally we crossed the Red River, and entered the thriving little city of Emerson. The city of Emerson contains about 1,500 inhabitants, and it appears to be a place where a good business is done. The mud is not quite so bad as that of Winnipeg, but it is bad enough.

On Monday I returned to Winnipeg. The streets by this time had dried up, but the ruts made driving very unpleasant.

The following are the prices of certain articles at Winnipeg: Breaking plough, \$25 to \$29; common plough, \$16 to \$22; reaper and mower combined, \$200; horse hay-raker, \$35 to \$45; waggons, \$95; spades, \$1; shovels, \$1.25; hay-forks, 75c.; manure forks, \$1; harrows, \$15 to \$35; two hoop pails, 25c.; three hoop pails, 30c.; 16 inch tubs, 90c.; blankets, \$3; wood, \$20 to \$40 per 1,000 feet; dressed

wood, \$50 to \$60; shingles, \$6 per 1,000; laths, \$5 per 1,000; nails, \$5 per 100 lb.; doors, \$2.50; sashes, \$1 per pair; single harness, \$20; double, \$35; hay, \$7 to \$12 per ton.

The population of Winnipeg is from 8,000 to 10,000, and that of the Province of Manitoba is said to be 100,000. The Indians are supposed to number about 4,000. There are about 13,000 half-breeds, who are a mixture of English and Indian, Scotch and Indian, and Irish and Indian. The Mennonites are Russian, and number about 7,000. There are about 18,500 French in the Province.

The Province of Manitoba is in latitude $49^{\circ} 0'$ to $50^{\circ} 2'$ north. It contains 9,000,000 acres, and is divided into four counties—Selkirk, Provencher, Lisgar and Marquette (and these into twenty-four districts), each of which returns a member to the Dominion Parliament. The land in the Province is divided into ten strips.

1,400,000 acres of land are reserved for the Indian half-breeds and 512,000 acres for the Mennonites. The sections throughout the Province belonging to the Hudson Bay and school districts are likewise reserved. There are also Indian reserves.

Unless the land held by speculation is thrown open the tide of emigration must flow westward so that until the country is opened by railways, its future prosperity must undoubtedly be greatly retarded. The wild animals of Manitoba are deer, bears, brown and black; prairie wolves, not formidable to man, but destructive to sheep; foxes, badgers, skunks, gofers, and the common grass snake, grasshoppers and frogs. Locusts were very destructive some years ago, but they have not re-appeared. It is noticeable that all wild animals fall back with the advent of the white man. Buffalo bones are common on the prairie, but no buffaloes. Although I went through what was last year a bear country, not a bear was visible this year. The mosquitoes and other fly pests become less venomous as agriculture advances. As for fowl, there are ducks, bittern, prairie chickens and partridge; and of birds of prey, hawks of great size; also several others whose names I did not ascertain. The prairie does not look like a solitude; there is always plenty of life moving about. The grass reminds one forcibly of fields of waving rye-grass. Trees are found along the course of streams. In some parts they have to drag wood a distance of twelve miles. Compressed straw and manure is used for fuel by the Mennonites, though wood is not far distant from their settlements.

Bad land is easily known from the smoothness of the surface, the sort of bluish green of the grass, and the very sickly hue of the thin vegetation. There is no alkali where timber grows. The wolf-willow, a sort of scrub, grows on good land. Moles or gofers show hills which, if of black clay or loam, without grey or white clay or gravel, indicate good land. When light clay or gravel is turned up, the land is not desirable.

The best time to look at land is in July, August, or September, when the grass shows it. If one goes in March he is in danger of his animals being starved. If he goes in June the roads are impassable, and he is likely to find great obstruction. A farmer going can travel better and cheaper by purchasing his horse and buggy and afterwards selling or keeping them. After selecting his land he has to secure it at a land office. Then he has to purchase material for a house and to build it; then to break up his land. He has then to go back for his family. One way or another he will be put to immense inconveniences and considerable expense before he can settle down.

I returned to Ontario *via* Sarnia, by the steamer *Quebec*, Capt. Anderson, and visited Captain Morrison's farm in Corunna, being afterwards driven by him over the township. On his farm the red clover grew naturally. His apples were the golden russet, the pear apple, the snow apple, the strawberry apple, Rhode Island greening, northern spy, Newton pippen, etc. The wheat straw was put up in stacks for winter-feeding. The cattle came round it and helped themselves. A young bull came to us tossing his head. "Ah," said the captain, "he is missing his salt." All the cattle get an allowance of salt. He had splendid timothy hay stored up in his barn. He showed me a stump extractor. His farm evinced that he was an energetic and successful cultivator of the soil. A sailor till four years ago, he is by no means the worst farmer on the St. Clair. His lands are well fenced, his fields are levelled, and

he is now underdraining the soil. The water used on his land is from the river. It is allowed to be less tinged with alkali than any water in Canada. Since his return from Prince Arthur's Landing on Lake Superior, he started underground draining.

"The weather at Corunna," said Captain Morrison, "is a bluster of snow in March which soon disappears. In April the frost gets out of the ground, and he ploughs about the 10th. May is fine weather; puts in balance of seeds, and on to 20th June, and then there is rain. July is the corn harvest for fall wheat; August, the general harvest. September, sow fall wheat. October, fine month. November, broken Scotch weather. December, frost stops the plough. January, winter; snow 1 foot. February, partly snow; cold."

He told me that there were several farms in his neighborhood for sale. He also told me of a farm belonging to his father that he would wish sold. It is in the township of Finch, Stormont, Ontario. I met at Sarnia several parties acquainted with people at home.

On returning to the township of Aldborough I made further inquiries as to returns. Mr. Stalker's returns of wheat averaged 20 bushels per acre; oats, 60; potatoes, 20 returns per bushel; barley, 160 bushels from 12 bushels; but this was not good, the season being unfavorable. During my absence they had had a very wet harvest. He was wintering 15 three-year old steers, feeding with chopped stuff, peas and oats. Peas not doing so well with the bug; he uses Dr. Taché's antidote. They put all the manure they can spare on the wheat land, sow it with wheat and timothy and clover seed (5 lb. timothy and 5 lb. clover to each acre). The average price of a three-year old steer is \$40, or £6. Visited Hector McPherson, Iona, from Rhunahoaran; Duncan McLean, West Aldborough. He thrashed 600 bushels of wheat from 21 acres, sown with $1\frac{3}{4}$ bushel seed per acre; 40 to 50 bushels oats from 2 bushels sowing; 30 bushels barley per acre. Has 116 acres; 90 under cultivation. Taxes, \$25. His rotation is wheat sown in fall, and clover among the braird in spring. Cuts it in July. Sometimes has a second cut of clover for seed. Next year he lets the clover grow up and ploughs it under, and then gives fair crop of wheat again. The townships here are ten miles long by ten miles broad. Mr. Dyke, in this township, sowed 12 acres of wheat, and thrashed 277 bushels. Raised 50 to 60 bushels Indian corn per acre. Grazing is from 2 to 3 acres per cow. Good hay 2 tons per acre; light crop, $1\frac{1}{2}$ tons per acre. Turnips do not grow well in hard clay. I saw many other Kintyre people—Mr. Ramsay, Mr. Stewart, and visited a cheese manufactory owned by James McLean.

I went to Lorne or Bismarck, where I met with Mr. A. Kerr, from Kilmory, Lochgilphead. Left in 1818. Was in the woods all his life. His wheat averages 20 bushels per acre, weight over 60 lb.; barley, 30 bushels per acre, weight 48 lb. He stated that 12 acres grazed 5 cows for him all summer. A good cow should make \$35 out of cheese; has cows that exceed that. Leicester sheep require great care; South Downs are best.

I met with a German gentleman, J. C. Schleihau, who gave me information as to shingles, flooring, etc.: The former, \$2.25 per 1,000; the latter, 4in. to 6in., \$18 to \$20 per 1,000; 1,000 shingles cover 100 square feet. Bricks worth about \$5 per 1,000; drain-tiles, $2\frac{1}{2}$ inches, \$9 per 1,000; 3 inches, \$11; 4 inches, \$12; length, 12 inches. Land can be bought here from \$20 to \$30 per acre.

I visited St. Thomas; took rail for Dunkeld, County Bruce, Ontario. Saw splendid land on the line from London City to Harrisburgh. Passed Guelph. The land here seemed to be gravelly clay with loam above. Arrived at Dunkeld station late. Proceeded to Southampton, on Lake Huron. This country is not very prepossessing. Drove from Southampton to Owen Sound, passing the Dageen River, Chippewa Hill, and an Indian reserve of 12,000 acres. The soil is light and sandy. A good deal of bark is made from the hemlock tree for tanning; sells at \$4 per cord—that is, 8 x 4 x 4. Cedar is used for paving.

Passed the Saugeen River. Mr. Vondrick, who owns horses and buggies for hiring, states that he sold horses at \$112 each for Duluth. The expenses to the purchaser were \$20 for duty and \$8 for freight.

There is a settlement at the Lake Shore of Lowland Scotch, who go in for feeding. They pay high prices for bulls, have good cattle, and exhibited steers at Philadelphia.

We passed through the township of Keppel. We skirted along the Pottawatamie Falls. By-and-bye, we approached Owen Sound. There is an immense ledge of limestone in its vicinity. The town itself is beautiful compared to other towns which I had occasion to visit. There is a market in Owen Sound daily. The price of wheat here is 95c. per bushel.

Donald McKay, 4th concession, Sydenham, mentioned that fall wheat averaged 30 bushels per acre, but this is from land of which one-third is covered with stumps. When stumps are removed, such land yields 40 to 45 bushels per acre. He considers this the best wheat-producing district in Canada. The drawback here is that, having commenced poor, settlers were obliged to take crop after crop off the land till it was cleared. Now that they are getting up in the world, they intend to give it rest and to summer-fallow it, and by this means believe its fertility will be increased. Oats yield from 40 to 50 bushels per acre; barley, 45 to 50. Turnips grow to a very great size. Grow apples 13 inches in circumference.

A Mr. McLean, from a second year's crop of wheat, produced 100 bushels from $2\frac{1}{2}$ acres, as stated to me; that is equal to 40 bushels per acre. The price of cattle and horses corroborates the price already given elsewhere, and the same for other produce. Average yield of hay, 1 to $1\frac{1}{2}$ tons per acre. White clover is natural to the soil.

The average number of cows kept in a 100 acre farm is five, with their followers. I saw here Malcolm Gardner, from Margmonagach, Kintyre, and a brother. I also saw Francis McNeale, from Crubasdale Shore; Hugh McDonald, a native of Islay, and others. I passed five farms belonging to Islay men from Port Ellen. The following is the system adopted by some. After breaking up a field it will fetch five good crops of wheat in succession, or it may be worked after this fashion:

1st year, sow it in fall with wheat.

2nd year, oats, or spring wheat.

3rd year, another spring wheat crop.

4th year, another spring wheat crop.

5th year, a crop of peas.

6th year, fit for spring or fall wheat.

Put manure on pea or oat ground, and sow wheat.

7th. After that crop, summer-fallow and seed down with timothy and clover. Let that lie four years, cutting grass annually. Pasture two or three years, and it is considered again fit for another crop.

In this township, as in other townships, every man does what he considers right in his own eyes. The great trouble they have is the limestone boulders—a good fault, for limestone rock gives a good true soil. I therefore drove through Holland township, which is twenty-eight years settled, and, like the others, is a beautiful country. English, Irish and Scotch settlers. Country a forest thirty years ago—infested with bears and wolves.

Came to Chatsworth station; visited the fair; cattle not good, but market very good. Went by train from Chatsworth to Toronto. On this line, the narrowest in Canada, our train went slowly—about twelve miles an hour. Our passengers were drovers. The train stopped suddenly. "What's up?" "Only poking the cattle." "Get up, get up, get up, will ye? Get up!" Drovers were on the line poking the cattle with sticks to make them rise up. After the poking the train goes on again. By-and-by a frantic rush is made to the windows, and thereafter to the bell-ropes to stop the train, and we learn that five of the cattle had leaped out. By-and-bye, after a drive of many hours through a poor country, enlivened by many incidents, such as a Scotch terrier racing us, and barking furiously, night comes on, and we ultimately alight at Toronto.

Next day I went to Hamilton to attend the exhibition, but Canadian exhibitions are not like exhibitions in this country. The cattle were not forward, and, although

the exhibition was partly open, it had not been formally opened by His Excellency the Governor General, and would not be for a couple of days.

The land in the neighborhood of Hamilton needs no description. It is, according to the people of that quarter, the garden of Canada. But the most of Canada is a garden. The orchards of this region are extraordinary. Clover cut first in June is now (September) cut again for seed. I can easily fancy what a beautiful county this must appear in spring, when the apples and peaches are in blossom. It is literally a paradise. The soil in this district is a deep red. I left Hamilton for a trip to Niagara. The soil becomes of a light color, but the fine vegetable mould remains. The fields show what splendid crops were produced. More orchards, more reclaimed bush—brick and stone houses. It was a relief to see a stone house. Indian-corn extensively grown. Magnificent orchards. It is hopeless to describe the land; it was one panoramic view of sylvan and rural beauty.

We passed the Jordan. I came out at St. Catharines, and drove to Clifton, and visited the Falls of Niagara. The land in this neighborhood is limestone.

The falls and the banks of the river are subjects for scientists, and would require a very lengthy description. They are valuable geologically, and every stranger should visit them. Having returned to Hamilton, I went to the exhibition, which was to be officially opened the next day. Among the exhibits were turnips of various species, cabbages, savoy, parsnips, beet, squashes, cayenne pods, pumpkins, mangels, potatoes, a fine collection of wheats (spring and winter) from the Government experiment farm, Ontario. The Toronto cordbinder. Thrashers (37 cwt.) and engine (50 cwt.). Prairie Queen ploughs. No cattle forward except a contingent of Hereford and Ayrshires, and a shorthorn steer and one cow. I could not lose another day, in case it might cause me to lose a week ultimately, and therefore, to my great regret, left before the Governor General arrived.

I then went to Ottawa, and returned by the Grand Trunk to Montreal. The quality of the land along this route, on the whole, is good, though I find that fall wheat, equal in quantity to that of the west, was not raised on it. I called on my townsman, Principal McEachran of the Veterinary College, and was very kindly received by him and his brother, Dr. McEachran, who drove me far into the country, and showed me all objects of interest around Montreal. I was also kindly entertained by Mr. Drysdale, Mr. McNish, and Mr. Alex. Milloy. On the Monday, I started for the Eastern Townships, going over the Victoria Bridge, which is tubular.

Before going to the Eastern Townships I should remark that, in the bush in Canada the best land is generally found where deciduous trees most abound. The pine groves on sandy ridges and swamps; on sandy ridges it is of regular growth, on swampy land it occurs here and there. As a general rule, deciduous trees, such as maple, beech, oak, etc., indicate good land.

The drive through the French country was delightful. It is a beautiful country, and the farms are better cultivated than those on the line from Quebec. The system of fencing with straight rails is now introduced, and the zigzag Ontario rails cease. We pass the river Belœil. The river may be about 200 yards wide, and was of a sky-blue color, like Lake Superior. We next approached a place called the Mountain, which is wooded to the base of a perpendicular precipice which was lost in a fog. The autumnal foliage is rich, abounding in green, purple, yellow and brown.

The roofs of the churches are of tin, and the spires are also lined with that metal. The effect when the sun shines must be dazzling. The country consists of panoramic views of rare beauty. In the fields, the ridges are not particularly straight—I believe designedly crooked. I have noticed the same phenomena in County Galway, Ireland, and in outfield lands in our own Highlands. I also observed that groves of poplar, which is a sacred wood in Catholic countries, abound in the French country. At length we arrive at Durham. Alder bushes are now seen. These bushes do not grow in Upper Canada, and here do not become trees, as at home. Ultimately we came to the St. Francis River. The scenery here is gorgeous. Painting itself would fail to represent the loveliness of the foliage. A picture such as this would be condemned as unnatural. We pass Richmond, Mr. McKenzie's farm, from Loch Broom;

also Mr. Steel's farm. Underground draining is done here. We come to Windsor, where there is a paper-mill. The salmon ascend fifty miles above Windsor. The variegated foliage of the forest is lovely. I never beheld anything more beautiful. Mounds of earth are clad with trees painted in exquisite colors, as Nature only can mix them. Farmhouses and lovely white cottages with green blinds add variety, while the broad river, like a huge snake, coils its way around the base of mountains full of color. A graveyard on the opposite side reminds the observer that, notwithstanding the beautiful surroundings, man is mortal.

We pass saw-mills, and see whole logs drawn up by machinery in order to be sawn. The river is blocked with rafts.

We arrive at Sherbrooke. My first visit was to Mr. Buchanan, township of Bury—140 acre farm. "When a field is broken up," said he, "oats or barley are put in. Wheat sometimes does well, and in some places better than either oats or barley. Next year potatoes manured, next year wheat, and seed it down with timothy grass and northern clover, sometimes Alsike. White clover is natural to the soil. In poor land the ground is manured for second-year crop. It is allowed to lie in pasture till its turn comes around." When Mr. Buchanan came here six years ago the land was run out. The heaviest crop was a half-ton of hay per acre. He manured the land for two years and cropped it, and laid it out to grass, and first year cut $1\frac{1}{2}$ tons to the acre; the second year 2 tons (part being manured and part not) per acre. In some farms this quantity is taken twice in same year.

Returns—Wheat, 25 bushels per acre.....	60 lbs. per bushel.
Barley, 30 to 40 bushels per acre.....	48 "
Oats, 50 to 40 bushels per acre (known to be 60) 32	"

The oats are small long oats. Pease, raise them among oats—two thirds of oats, and one-third of peas. Beans good. Turnips do exceedingly well, but there is too much work in weeding them. Wheat \$1 per bushel. Other cereals as in Ontario and Manitoba. Buckwheat, Mr. Buchaann said, does well. The more rain it gets the better it will be. It produces 50 to 75 bushels per acre. He sows 4 bushels of oats per acre; wheat, $1\frac{1}{2}$ bushels; barley, 2 bushels; buckwheat, 1 bushel. Indian corn requires more manure in Bury than turnips. 100 loads of manure will produce 100 bushels of Indian corn. Cattle sell 3c. to 6c., live weight. Horses, \$100 for good junk (15 to 16 hands); cheese, 12c.; butter, 10c.; yearling, \$10; two-year-old, \$20. $1\frac{1}{2}$ acres pasture per cow sufficient; has 5 milk cows and their followers.

Henry Cowan, Gould, Lengwick, stated his returns of wheat to be 20 to 25 bushels per acre; oats, 30 to 30 bushels per acre; barley, 15 to 20 off old, 25 to 30 off new land.

Sold four steers at \$27.50 each, two and a-half years old; bought some of these in the fall at \$9; hay, \$6 to \$8 per ton; butter, 18c. to 25c.; beef cattle, 5c. per lb.; store cattle, 3c.

Mr. Cowan remarked that this was a very dry season; had resided in Lengwick forty-eight years and never saw the water so low.

Ontario, on the other hand, had a very wet harvest, and Manitoba was showery—exceptional circumstances in both Provinces.

Mr. William Buchanan's farm:

Made 900 lbs. of sugar out of 500 buckets of maple juice. Made 1,600 lbs. weight of sugar in the season, which sold at \$8 per 100. Was shown the maple trees and apparatus. Visited Mr. Robert French's farm. He is into the thorough-bred business, and doing well.

Visited the meadows, which produce three tons of hay per acre.

Next day saw a well-manured grass field belonging to Lewis McIver, which also yielded three tons of hay per acre.

Arrived at Compton and drove to the Hon. Mr. Cochrane's farm. Was shown his splendid Durham stock—amongst these the 10th Duchess of Airdrie and three of her progeny, viz., 2 cows and a heifer; 10 to 12 calves from the Duke of Oxford and

Marquis of Hillhurst. Saw a thorough-bred white cow—fat—shown at the Dominion Exhibition, Montreal, and which obtained first prize. Shown also a two-year-old imported Ayrshire bull, a very fine animal; also the Duke of Oxford, a very famous Durham. The Duchess of Airdrie is twelve years old, and her descendants have realized to Mr. Cochrane £30,300, being unprecedented in bovine history. Was also shown other cows, all of excellent quality, kept for feeding the thorough-bred calves. Mr. Cochrane does not pamper the Duchess, but keeps her in ordinary condition. He received a friend who accompanied me, and myself, very kindly. Saw a splendid turnip field on his farm. His farms are in the highest order of cultivation, and show what that soil is capable of producing when farmed scientifically. His land was of less intrinsic value originally than other lands in the neighboring townships, but to the observer it would appear now to be vastly superior to any in the district. Of course his success is inducing others to follow his example. There are no collections of field stones studded in heaps over his fields, as may be seen everywhere in the Province of Quebec, and also in the townships about Owen Sound, Ontario, and elsewhere. They are put into substantial stone fences.

There is a plant in the district called the wild schumac, which causes the hands and face to swell if touched. The wild ivy also affects some people even if they come within the wind of it. It is found in Quebec, Ontario, and Manitoba, and also in the States.

I visited at Sherbrooke the Paton Woollen Mills, having received a note of introduction to Mr. Paton from the Hon. Mr. Pope, Minister of Agriculture. These mills are very large. The washing and cleaning machine disposes of 4,000 lbs. of Canadian wool per 10 hours, or from 2,000 to 4,000 lbs. of fine wool. Saw the dyeing vats, the burr-picking machine, 20 sets of carding machines, 24 spinning mules, each having 336 spindles; 135 looms producing last week 711 pieces of cloth, each 25 yards long; the hydraulic press, the patterns, and the machine shop. The work employs from 500 to 550 hands. It is the largest in the Dominion, and the machinery is of the latest and most approved invention.

Visited the annual exhibition or fair. The best cattle are now sent off to Britain, and consequently the fair-exhibits suffer.

I next went to Richmond, and visited the College of Agriculture, being very kindly received by Principal Ewing. He informed me that wheat with him averaged from 20 to 25 bushels per acre; barley, 30 bushels. Oats is generally a sure crop—35 bushels to the acre.

He grounded his students well in arithmetic, algebra, Euclid, and land-surveying.

On the 2nd of October I went to see the Quarantine Dépôt at Point Lévis, which contained many excellent cattle newly arrived from England. I thereafter started for St. John, New Brunswick. In this journey I passed over a great extent of French country, beautiful landscapes, seeing various glimpses of the bays and havens on the St. Lawrence, and once more beholding ocean's shipping. The most prominent feature in the Lower Canadian towns and villages is the churches, which are of immense size generally, and the contrast between these huge piles and the small dwellings is very marked. In the course of time we entered New Brunswick.

This Province is divided into eight counties and fifty-nine parishes. The Bay of Chaleurs forms the north-western boundary, at the head of which lies Campbelltown. Very little farming is done there. It is famous for salmon-fishing, though that industry was not very successful last year.

The salmon go up the rivers Restigouche and Matapedia. There is a salmon-breeding establishment which turns out three-fourths of a million of young fish yearly. The young fish, when fit for removing, are taken to other rivers along the Bay of Chaleurs. The salmon is caught by stake nets on the sea-coast, and on the rivers by fly. Salmon is very extensively exported. A fisherman with a 300-fathom stake net averages \$1,500 value of fish during the season.

The specified distance between each stand of nets is 200 fathoms, but this is not always rigorously enforced. Fishing begins 24th May, and ends with the last week of July.

There is a good system of schools in New Brunswick. Education free. Personal property is taxed, and every man from twenty-one to sixty pays \$1 poll tax.

The River St. John is navigable for trading vessels of say 50 tons burden, and small steamers, for about fifty miles of its course. Smaller craft can get up 150 miles. Among the fish are salmon and sturgeon. The banks are fertilized by the overflows of the river, leaving alluvial deposits which manure and enrich the grass.

I ultimately arrived at St. John, which I made my headquarters in New Brunswick. I thereafter returned to Sussex valley. The soil along the railway from St. John to Rothesay is vegetable mould on a sandy and gravelly sub-soil. The railway skirts along the estuary of St. John River, which is wooded and has precipitous, bold cliffs. The scenery is very beautiful. Rothesay to Quinspansia is hilly. There are good farms along the line. The soil from Quinspansia to Nawigewa is reddish. Dyke land, excellent for hay, occurs along the River St. John. From Nawigewa to Hampton there is beautiful green pasture, and much dyke land. Width of river here approaches West Loch Tarbert. The country is beautiful and has a rich appearance. Soil, as turned over by the plough, is becoming, as we travel along, of a lighter red.

Passed Norton Station. The river banks present splendid grazing. Passed Apohaqui; then some Indian wigwams covered with birch-bark.

Arrived at Sussex, and called, 4th October, on Mr. George A. Dobson. He showed me exceedingly good mangel-wurzel. He stated that his wheat produced 25 bushels to the acre (spring wheat); oats, 45. Takes five crops in succession off his hay-ground. Potatoes, he planted 4 barrels, and dug 104 barrels. The prolifics were the kind, but they rot more than the others. The red safes have a red streak when cut, are latish, but very good. Has silver dollars, a white potato. Has two oxen (Durhams); would weigh when fat, live weight, 3,800 lb. He fed and sold off 33 head of fat cattle last season.

His statement of the weather was that snow falls in December to a depth of two feet, and lasts till March. January and February are the coldest months; hardly any rain in winter months. In March snow begins to decrease. April is rainy. Half of May to half of June is occupied in sowing and planting. May is mild; June, very hot; July, hot, little rain, thunder generally; August, hot, also thunder; September, dry, with occasional showers.

Visited John Graham, from Girvan, at the cheese factory. He conducted the first factory in the Province; makes from 25 to 26 tons per season. He mentioned that he knew of many farms for sale. Land has not been so cheap these thirty years, he said, as at present. He sowed 7 bushels of wheat, and thrashed 103, being 29 bushels per acre fully. Last year he had 33½ bushels from 1½ bushel sown, the extent of ground consisting of hardly an acre. Weevil used to be bad, but is not so now.

Oats average 45 bushels, and are sown 1st June, thrashed 2nd September.

Potatoes: Considers New Brunswick the best country he ever saw for potatoes—has generally 20 to 26 returns.

Labor is from \$60 to \$70 per six months—that is, £12 to £14; \$14, \$16 and \$20 per month for haying. Girls, \$5 to \$6 per month. Milk, 2c. to 3c.; butter, 18c. to 20c.; beef and mutton 6c. to 7c. On \$500 *ad valorem* a tax of \$1.80 is payable, and \$1.25 for school. They have to give three days' statute-labor on the roads, or pay 50c. per day. Ministers are supported by voluntary contribution.

Schools: No house to be more than 2½ miles from a school. A house is seldom more than three miles distant from a church.

Sussex Valley is a good district for Indian corn, squashes, melons, pumpkins, etc. I thereafter drove past Mr. Nelson Oinald's farm. Mr. Charles Haison's—a farmer who goes in for vegetables, carrots and strawberries, sending them into St. John; he also grows plums, currants and gooseberries. Mr. Hugh McMonikale breeds horses—from thirty to forty thorough-breds—and has fenced in parks for training them. Passed many farms, all of excellent quality, with splendid orchards attached.

The nature of the soil in this district, as seen from a well in process of being dug, is loam on top two feet thick, gravel two feet, red clay and gravel mixed all down to ten or twelve feet, where water is got.

The forest trees are the pine, tamarac, spruce, birch, alder, cedar, maple, balsam, and birch. Wild animals are the cat, bear, moose-deer and cariboo. The latter are generally twenty miles back in the forest. Calving cows can be purchased at from £5 to £6; yearlings \$12 to \$15; two-year-olds, \$20. The Permissive Act is in force in King's County.

We drove into a different township, and passed through many fine farms. The following is the rotation practised by some farmers. A field in pasture, on being broken up, is sown with buckwheat. Next year half in oats and half in potatoes; next year, put potatoes in where oats of last year were; and oats seeded down in potato ground of the preceding year; next year, oats and seeding down. Take hay crop off for three years; pasture a number of years according to extent of ground.

Mr. Nelson Coates, whose farm I did not visit, stated that his wheat would average 25 bushels, and his oats 35 bushels per acre. He has a 330 acre farm, 160 of which are in cultivation. Cuts 100 tons of hay annually. Winters 60 head of horned cattle. The pasture gives 2 acres per cow taken all through, but in certain parts one acre would graze a cow well. Labor, \$100 to \$120 for a man per annum; \$60 to \$70 for six months. Has 22 milk cows.

From a dealer I learned that South Downs and Leicester sheep are the breeds generally in this Province, weighing as a rule about 80 lbs. They are wintered on hay and grain, and can be purchased at from \$5 to \$6, or £1 to £1 4s. Freight to Liverpool, \$1.30 from Rimouski on the St. Lawrence. He stated cattle freight to be \$14.

The Sussex Valley is uncommonly fertile, and farms are said to be easily purchased. The City of St. John contains 32,000 inhabitants, and has a considerable trade. I was present at the opening of the Provincial Exhibition. The display of agricultural produce was very good indeed. It is situated on the Bay of Fundy, where the tide rises thirty feet. The fish around the coast of the province consists of salmon, herring, gasp rouche, shad, haddock, pollock, lobster and halibut. Sturgeon abound in the rivers. This province is bounded on the north by the Province of Quebec and the Bay of Chaleurs; on the east by the Gulf of St. Lawrence; on the west by the State of Maine; and on the south by the Bay of Fundy.

Having crossed from St. John by steamer to Annapolis, I entered another very fine Province, that of Nova Scotia. This Province is bounded on the north by the Bay of Fundy and Chignecto, and is separated from Prince Edward Island by Northumberland Strait. The Gut of Canso separates it from Cape Breton; otherwise, except at Amherst, where it is connected with New Brunswick by an isthmus about twelve miles long, it is altogether surrounded by the Atlantic Ocean. The length of this Province is 260 miles; its greatest breadth, 100; its area, 16,500 square miles. Cape Breton, attached to it, is 110 miles long by 90 broad. The population in 1871 was 387,000. The Catholics and Presbyterians are about equally divided, being about 103,000 each. Other denominations number about 181,000. There are fourteen counties in Nova Scotia and four in Cape Breton. Nova Scotia is an undulating country, consisting of hills, plains and mountain ranges. The ridges run along the entire country, throwing streams to the north and south. These ridges terminate in bold upright headlands on the coast, and sometimes graduate into verdant plains. Between the North Mountain, along the Bay of Fundy, from Digby to Cape Blomidon, and the South Mountain in Annapolis and King's Counties, is a beautiful valley, which was part of the subject of my visit.

The soil throughout the Province is varied, the inferior being found along the southern shores. The best soil is on the northern. The counties along the Bay of Fundy contain much dyke land—that is, land that was enclosed from the rivers by the early French colonists, by means of earthen dykes. It is exceedingly fertile, having, without manure, produced splendid hay crops for the last 150 years.

The winter sets in about the 1st December, when snow falls from one to two feet deep. January, the frost is pretty severe. February, 20° to 24° below zero. Thermometer never freezes. March is wintry, blustery weather, rain and snow.

Snow leaves about the last week of April and the first week of May. Then ploughing and sowing are in full operation, and continues to the 10th of June. Potatoes and buckwheat are in by the 1st of June. In the last week of July and first week of August, hay is cut. Harvest commences about the 20th August, and all through September. Spring wheat is cut in September.

The steamer, on her way to Annapolis, touched at Digby, a considerable town. I was impressed during the sail up the Annapolis Gut by the appearance of well-to-do farms and rich dyke meadow land, comfortable houses, with orchards. I was not prepared for what was still to be seen. I went by rail from Annapolis to Bridgetown. I visited the Paradise Cheese Factory. There they can manufacture 15 cheeses per day of from 20 lb. to 18 lb. weight. The factory is a joint stock company composed of farmers in the district. They send in their milk, and the proceeds, after deducting expenses, are divided amongst the partners. They manufacture sweet-milk cheese from 10th May to 10th October. Skim-milk cheese runs a fortnight. This season they made 1,250 cheeses, the weight being 27 tons. 300 cows are about the number that supply milk. The profits allow about 1c. per lb. of milk. Two hands are employed in the factory, and five teams. The cheese is sold in the local markets of St. John, Halifax and Yarmouth. They manufacture the cheese on the principal invented by Jesse Williams, the first cheese maker in the United States. The average price for cheese is 12c. 35 head of swine are fed with the whey. The following are the factories in operation in Nova Scotia: 4 in Pictou County; 1 in Cape Breton; 1 in Hants; 2 in Colchester; 5 in King's County; 8 in Annapolis, and 1 in Yarmouth.

Mr. Betton, Paradise, says that wheat averages 23 bushels; oats, 25 bushels; barley, 23 bushels per acre. Potatoes are not good with him; they average 200 bushels per acre; mangel-wurzel, 500 bushels; hay, 2 tons per acre. The best land in the county for hay is the dyke land. His farm is 101 acres. He goes in for raising oxen. Raises three calves a year. Sells a yoke each year; price, \$8 per 100 lb. The pair weigh together 1,400 lb. dead weight; live weight would be 2,800 lb. Farm laboreis get \$12 (£3) per month for ordinary work. One dollar per day for haying, and 75c. for harvesting. Servant girls, \$4 per month. Many of the girls go to the States. The county of Annapolis will produce 150,000 barrels of apples, \$1.25 per barrel; and judging from the number of voters in the county, and that the half of them are farmers who, as a rule, sell two oxen each annually, there may be 3,000 oxen exported yearly for the English and Scotch markets from Annapolis county alone.

I drove into the country, up one road and down another, and was charmed with the farms and general appearance of prosperity. Notwithstanding all this, I was informed not only in Nova Scotia, but also in New Brunswick, and in the Quebec and Ontario Provinces, that many farms are heavily mortgaged, which means that heavy interest is payable for money advanced to their owners, and that their owners are only too anxious to sell off their farms so as to be able to clear their debts; so that there is a gnawing worm at the root of every tree, however promising it may be externally. The farms consist of mountain land, upland, and intervale land. Bridgetown, fourteen miles from Annapolis, is at the head of the navigation of the river, and is the largest town in Annapolis county. I saw a vessel here of from 150 to 200 tons burden, that would draw probably from eight to ten feet when loaded.

The cry everywhere I went in Nova Scotia was, "We want good agriculturists." Bridgetown would afford employment to many artizans; a grist-mill is much wanted, so is a woollen-mill, and a steam saw-mill.

Having left Bridgetown and its beautiful fruits, I proceeded to Kentville, which is envionred by hills. I here experienced the greatest hospitality from a fellow-countryman, Mr. Innes, manager of the Annapolis and Windsor Railway, not only in driving me over the country, but in explaining the nature of the district, and afterwards entertaining and lodging me.

We called on Mr. Leander Rand, township of Canning, near Kentville, whose wheat averages 22 bushels per acre; oats, 45 to 50 bushels; Indian corn, 40 bushels shelled; potatoes, 225 bushels. Manure is spread broadcast. Hay gives $2\frac{1}{2}$ tons per acre fully; turnips, 1,000 bushels per acre. There is any amount of sugar maple in the district, but it is not turned to account. Mr. Rand has fourteen or fifteen acres in a solid block—"big fellows, as big as a barrel." He has thirty-three head of cattle, and his farm is one of 200 acres. The grazing is at the rate of six cows to eight acres. Labor is 50c. per day for a lad; for an ordinary workman, \$1 per day; and \$120 per annum for a man in the house; for a married man, \$140 with a house, and keep himself; maid-servant, \$4 per month. Average number of trees in an orchard of two acres is 110. He has got 226 barrels off 42 trees, and sold 100 barrels at \$2. Thrashing is done by steam thrasher; give every twelfth bushel in return. He usually ploughs seven inches deep; most people only plough five inches. Butter is from 18 to 20c.; cheese 12c. A milk cow should produce in milk \$30, or £6; one cow he had produced $360\frac{1}{2}$ lb. of milk in a week, but the average of his other cows was $180\frac{1}{4}$ lb. Working horses about 15 hands high are worth \$100; working oxen, \$80 to \$100 per pair. Clydesdale horses are too heavy for that district, and trotting horses too light. The cattle they want are polled Angus; and the horses, the Norman breed.

Mr. Innes estimated the fruit production of Annapolis, King's and Hants counties at 250,000 barrels of apples.

We called on Mr. J. W. Margieson. His wheat averages 27 bushels per acre; oats, 30; barley, none; average of potatoes, 200 bushels. He has two farms—one of 210 acres, and one of 212 acres. The latter has 40 acres of salt marsh, which is the very best for fattening cattle. Dyke land is worth in the market £32 an acre, or \$160; upland is worth \$16 an acre. Average price of hay is \$10 per ton, but he is selling it at \$16 per ton; upland hay is a dollar cheaper, viz., \$9 on an average. Marsh mud is splendid for manure. When ordinary grass land is manured by it, it produces easily 2 tons an acre, but on dyke land 3 tons. Mr. Margieson states that the present time is the worst that they ever had.

Mr. Innes continued his drive with me through Cornwallis, a beautiful country, and we then returned to Kentville.

Next day I proceeded to Windsor, and the superintendent of the railway plant being on the train, he gave me very valuable information, not only as to the construction of the dykes and sluices, but also information as to other industries. We passed Cornwallis River, King's Port, Fort William, Avon River, and Grand Pré, the scene of Longfellow's poem of "Evangeline."

Grand Pré (or the great field) consists of about 3,000 acres of dyke land, and is held in common by a number of proprietors. After the crops have been cut, cattle are turned on to the after-feed or pasturage, and, according as the season has been favorable or otherwise, a greater or lesser number of cattle are allowed on the dyke land; and a proportionate number of cattle, according to the extent of their other lands, is decided upon by the proprietors for each farmer.

We now saw Hantsport, on the other side of the Avon, and Armstrong's ship-building yard. The river here is three-quarters of a mile broad. At Avon Port, on our own side, a ship of 1,200 tons burden was on the stocks.

We passed a brook, the dividing line between Hants and King's counties. The former is mostly kept up by ship-building. At Hantsport a 600 ton vessel was on the stocks; sail-lofts and other nautical industries were spread about. The village depends on shipping. We passed Newport Landing, mouth of St. Croix River, contiguous to Windsor, which was a mile distant.

We now passed an iron bridge 1,200 feet long, erected at a cost of £40,000, and arrived at Windsor, a thriving town of 2,500 inhabitants. This neighborhood is rich in limestone and gypsum, much of which is exported.

By the kindness of Dr. Black, I was again driven over the country. We called on Mr. Maxner, who has a farm of 125 acres. His crop of wheat this year was exceptionally poor; it would only average 17 bushels per acre. His oats would average 35 bushels per acre; barley, only sowed half a bushel; potatoes, 200 bushels.

He has 25 head of cattle; generally fattens two every year. He has 45 acres of dyke land, and 17 or 18 under crop. He keeps 15 cows. He sells milk at Windsor, 2½c. a lb., and gets at factory 1c.; butter averages 20c. Dr. Black said that retail price of lamb was 10c.; roast beef, 12½c.; steak, 15c., at Windsor. The milch-cows are a mixture of Hereford, Durham and Devons. A good cow would cost from \$35 to \$40, and would average ten quarts per day for six months. Mr. Maxner corroborated all about dyke and upland.

Dr. Black drove me to the place where for many years the late Judge Haliburton, who wrote "Sam Slick," resided. Not far from his house a large gypsum quarry is being worked. I was very kindly entertained by Dr. Black, and afterwards having accidentally met Dr. Fraser, Windsor, he also was exceedingly kind to me. We witnessed the tidal wave called the "bore," coming up the river. All creatures leave the way when it approaches. The cattle know the sound of its roaring.

From Windsor I returned to Horton Landing, Grand Pré, and called on Mr. Paterson, who also received me very kindly. He likewise drove me over the country. He owns 100 acres, 30 being upland, 70 dyke-land. His wheat, he stated, averages 20 bushels per acre; oats, 40; barley, none, but 40 used to be the average. Potatoes, he had 8 acres, which produced 2,000 bushels, which he was shipping; this gives 250 bushels per acre.

He stated that he never succeeded with turnips on his land, they worked too much to leaf and stem with him. They, however do very well with a neighbor who, on the other hand, could not raise mangels, whilst on his land he can raise 1,000 bushels per acre without trouble. Of sugar beet, he stated that he raised 200 bushels last year; but sugar beet was more difficult to cultivate than either mangels or turnips. Indian corn did fair—25 to 80 bushels per acre.

In that Province they manure the ground for potatoes, spreading it on; also manure the turnip ground, and sow it in drills. He kept 10 cows last summer, and raised the calves. This summer only kept six cows, filled up the vacancy with oxen. He is under the impression that it is more profitable to feed than to breed. He says the dyke-land will produce 2 tons of hay on an average per acre. The upland, by under-draining and manuring, will produce 3 and even sometimes 4 tons per acre, but the dyke-land will take care of itself. It has been cropped continuously for 150 years. A 14½-hand horse, about 1,000 lbs., would be worth \$130.

Next day I called upon various parties in Halifax; amongst others, I had the pleasure of an interview with Mr. Gossip, the President of the Geological Society of Nova Scotia. Having a day to spare, I visited the east side of the peninsula, for the purpose of passing through a portion of the mining country. On the train, I met the Hon. Mr. Holmes, and also the Hon. Mr. Pope, Minister of Marine, Ottawa. I received much information from the former as to the geology of Nova Scotia, and from the latter an invitation to visit Prince Edward Island. I was very sorry that I could not do so, as I have reason to know that the island would have richly repaid the visit. In common with Nova Scotia, that island has a mud in the beds of rivers, which is a great fertilizer. It consists of oyster-shells, animal remains, and *débris* of soil washed down by the rivers. This, when applied to the land, enriches it so much that it cannot be surpassed in the Dominion.

At the Montreal Exhibition, Prince Edward Island took the first prize for white oats, the first for black oats, the second for spring wheat, and the second for barley. It also carried the first prize for draught-horses, and the second prize for shorthorns.

I come now to the peculiar excellencies of the peninsula of Nova Scotia, and that is its vast resources in minerals. The minerals generally belong to the Government, but they are leased to parties desirous of entering into mining operations, and every facility is offered to prospectors. Particulars can be had on application. The coal of Nova Scotia is bituminous, and consists of coking, cherry and cannel coal. A vast coal-field, extending seaward under the Atlantic, occurs in Cape Breton; the Sydney coal-field is famous, and has been found valuable for steam coal and for gas; the Inverness coal-field is likewise well known, and, from analysis made, would command a ready market if suitable facilities for shipping it were provided; the Pictou coal-

field, south of New Glasgow, which place I visited, has an area of thirty-five miles, in which the beds are uncommonly large. It is very favorably spoken of by the manager of the Richelieu and Ontario Steam Navigation Company, who considers it equal to Scotch. It is used on the Intercolonial Railway. The Allan Line steamers also use it. The Cumberland coal is much used in St. Johns, New Brunswick. In one mine the vein is eight feet thick. Springhill is extensively worked. Between Cape Breton and Nova Scotia there are coal-beds which cover an area of 685 square miles.

In addition to coal, there is gold, which is to be found along the Atlantic coast from Canso to Yarmouth. It occurs, as is stated in the lodes, "in spots of every shape and size, up to 60-ounce nuggets." In this Province the deposits are found at Waverley fifty feet deep. The following are the districts in which gold is known to exist: Caribou, Moose River, Fifteen-mile Stream, Gay's River, Laurencetown, Montagu, Waverley, Oldham, Sherbrooke, Isaac's Harbor, Wine Harbor, Tangier, etc., etc. For full information, see work by Mr. Edwin Gilpin, jun., A.M., F.G.S., on "The Mines and Mineral Lands of Nova Scotia." Amongst the information in that excellent work will be seen a return per man from the various districts, the highest being the Montagu, \$6.13 per day; next to it Oldham, \$5.41 per day.

There is also iron to be found in the Province of great value; Londonderry is a well known mining locality, and the iron here is believed to be superior to the best English iron. Iron ores are also found at Pictou. Iron is found all the way from the Gut of Canso to Yarmouth. Copper also is found, as well as lead and silver; antimony, nickel and tinstone are known to be in the Province; also arsenic, sulphur, and manganese. It is believed that of the latter large deposits exist.

In this Province also, gypsum, hard and soft, is found in great beds. Soft gypsum, as stated, is near the late Judge Haliburton's house at Windsor. It also occurs with lime when entering the railway station from the north. Soft gypsum is valuable as a mineral manure, and for plaster purposes, cornices, etc. The hard is not so much used, being more costly to work.

Besides the above, the paint trade is greatly indebted to Nova Scotia. Ochres are found at the Londonderry iron mines, and in Antigonish and Pictou counties—modifications of red and yellow being produced by other means. There are also salt springs and mineral waters, freestone, granite, flags, slates, clay, limestone, marble and natural cements; fire-clay for bricks and tiles; grindstones, millstones; as well as amethysts, caringorm stone, jasper and opals, and heliotrope or blood-stone.

In conclusion, the Province of Manitoba appears to have a more fertile soil than any one of the older Provinces. In productiveness it ranks first in respect of wheat, oats, and potatoes; but I found that continuous cropping of wheat is reducing the land. Turnips and mangel-wurzel do exceedingly well. The averages taken from the preceding notes are: wheat, $30\frac{1}{2}$ bushels per acre; oats, $62\frac{1}{2}$. Potatoes average 225 bushels per acre. As the Province at present consumes all its wheat, the prices obtained are as good as those in Ontario; but when wheat is exported they will be relatively lower. The country is suitable for cattle raising. Timothy hay and Hungarian grass produce good crop; red clover has been tried, but will not stand the winter. Fuel can be obtained along the banks of the rivers, and wood lots are assigned to settlers; but unless coal or other material is substituted, wood growing must be very extensively resorted to to supply the settlers with fuel. The climate of Manitoba is healthy—the air dry, clear and invigorating. Land can easily be protected from prairie fires, which are not unfrequent in September.

Next to Manitoba the Province of Ontario has the best cereal crops. Wheat in the district visited by me averaged 27 bushels per acre; oats, 48; barley, 55. Potatoes are not much grown, except for home consumption. Indian corn does very well. Fruits are excellent. The climate is good. There are many industries in the towns, principally connected with agriculture.

Next in order comes Sussex Valley, New Brunswick. Wheat produces on an average 26 bushels, and oats 48 bushels per acre. New Brunswick has a later spring and a later harvest, and a damper climate than Ontario. Potatoes, mangels and

turnips thrive well. Cattle feeding for the English market is being entered into. Hay land is good. The local market for most produce is St. Johns.

The Eastern Townships of Quebec produce wheat averaging 24 bushels per acre; oats, $37\frac{1}{2}$; barley, $28\frac{1}{3}$. The townships are good grazing lands, and cattle feeding is being gone into.

In Nova Scotia wheat averages 21 bushels per acre; oats, 25; barley, 23. It has exceedingly rich dyked marsh-lands, the river bearing down a mineral deposit, and the tides carrying up vegetable and animal particles, which together form a mud that cannot be surpassed as manure for grass lands. Nova Scotia consumes all its cereal produce. Its winter is longer than Ontario, but vegetation is very rapid when the heat of the summer comes on. Cattle feeding for the English market is extensively gone into. It can vie with Ontario for its apples, pears, plums and grapes. Its industries are fishing, mining, ship-building, lumbering, commerce and manufacturing.

In all the older Provinces, that is in Ontario, Eastern Townships of Quebec, Nova Scotia and New Brunswick, there are many farms for sale.

The houses in Sussex Valley, in New Brunswick, and in the Cornwallis, Windsor and Annapolis districts of Nova Scotia, are very nicely got up, and in general are better than the run of Ontario houses, though in some townships and near towns these also are very good.

The price of land of course varies very much, according to its quality and the houses erected upon it; but with a good dwelling-house on the farm and the requisite stable, barn, etc., a farm of 100 acres could be easily purchased at \$40 per acre, and sometimes at less. In Nova Scotia marsh-land sells very high—about \$160, or £32 per acre.

One can judge from the preceding account which Province he would select if he were disposed to emigrate. Manitoba is far distant. The lands at the railway next the Winnipeg end are all taken up, but could be bought high from their holders. Emigrants require to go back into the country to secure the free grant lands, but the immediate extension of the Pacific Railway, which is now under contract, will speedily open up the vast area of prairie land between Manitoba and the Rocky Mountains, a distance of not less than 900 miles.

My idea is that Canadians are better fitted for prairie life than we are; and seeing that they are not very far distant from Manitoba, families could overcome, without nearly so much inconvenience or expense, the difficulties which distances throw in the way of British farmers. I met an old Canadian, Mr. Rutherford, from Oxford county, Ontario, who was all over the Province of Manitoba looking for land. He bought an improved farm west of Calf Mountain, Pembina Range, consisting of 320 acres, for \$2,900, including 20 acres of wood with buildings. He reported that an excellent crop was on the ground. He preferred paying the above price to incurring the great expense and labor of erecting buildings and fences, and the inconvenience and expense that would otherwise be attached to his settling on unoccupied land. If Mr. Rutherford found this to be advisable in his case—and he was a man fit to judge—I think any person desirous of emigrating should consider well, whether, if he can afford it, it might not be desirable for him to give a higher price in the Lower and Maritime Provinces for a ready-made farm, where he might have all the social comforts of life quite within his reach, than proceed westward.

Many Canadian farmers are burdened with mortgages on their farms, and they are anxious to be relieved of these farms, and to start life afresh in Manitoba, where they can get their sons around them, and be afterwards provided for. These men are accustomed to rough it, and know how to use their axes in erecting log-houses, etc., and they therefore are eminently qualified for life in Manitoba.

As to schools and churches, the Dominion is as highly favored as we are ourselves. A school-tax is paid, but no fees.

Medical practitioners can everywhere be had in the Lower Provinces, and by-and-bye will spread themselves over Manitoba.

I returned from Halifax by the Allan steamship *Hibernian*, Captain Archer. We had heavy weather, but had a good ship and a good commander; and although our passage was protracted, we passed a very pleasant time, arriving at Liverpool on the 26th October.

After the report had been read, a number of gentlemen sat down to dinner in the Argyle Arms Hotel, D. McGibbon, Esq., presiding. The usual loyal toasts having been duly honored,

Provost Greenlees said it had fallen upon him to propose the toast of the evening. He did not know for what reason, but he supposed it was because he was a very old friend of his. All must admit that Mr. McLean had done his duty faithfully. When they consider that he had kept them for two hours and three-quarters listening to the account of his experiences in that country to which he had been sent, they would acknowledge that he was a man of no ordinary ability. In seeking a representative to send from this district the farmers could not have got a better man. He could fancy Mr. McLean going about everywhere with his note-book under his arm. He did not give them the ideas of one man only, but he compared various opinions with his own, and then arrived at the result, and he was certain that in every opinion he gave he was thoroughly honest. He asked them all to join in drinking long life and health to Mr. McLean.

The toast was drunk with enthusiasm.

Mr. McLean made a suitable reply, and, after other toasts, the company separated.

REPORT OF MR. GEORGE CURTIS,

WOODSIDE, SILSDEN, YORKSHIRE.

"Craven farmers are pretty well acquainted with the circumstances which led to the appointment of Mr. G. Curtis as their delegate to Canada to report on the suitability of that country as a field for the emigration of Craven farmers. Suffice it now, therefore, to say that five months ago, on the invitation of the Canadian Government, the farmers of this important grazing district appointed Mr. Curtis, and he accordingly went out to view the land, leaving the shores of England on board the Allan Line steamer *Sarmatian* about the middle of July. He remained in Canada a little short of three months, confining his observations chiefly to the Province of Ontario, covering in that period a tract of country about 700 miles long by 300 miles broad. Recently Mr. Curtis returned home, and last Monday met a large gathering of the Craven farmers at the Assembly Rooms adjoining the Black Horse Hotel, Skipton (Mr. John Throup). It being the fortnightly cattle-fair day, the room was crowded. On the motion of Mr. H. Holden (Halton East), seconded by Mr. W. H. Davis (Gargrave), Mr. A. Ross was called to the chair. Amongst those present were Mr. Grahame, of Glasgow, Canadian Government agent; Mr. Gomersall, Otterburn; and Mr. Shuttleworth, representative of the State of Iowa, U.S.A.

"The Chairman, in opening the proceedings, said that five months ago many of those present assembled in that room to select one out of three gentlemen nominated at a previous meeting to proceed to Canada, at the invitation of the Canadian Government, as a delegate from the Craven farmers. Mr. Curtis was selected, and to-day they had met together again to hear Mr. Curtis' report on Canada as a field for emigration. Doubts had been expressed as to whether they had done right in selecting a gentleman who had passed the meridian of life for so arduous a task. But in looking at Mr. Curtis now, and at the voluminous report which he had laid on the table, he was sure the issue had confirmed the wisdom of their choice; and he was glad to see that, mentally as well as physically, Mr. Curtis had taken no harm by his sojourn in the Western Hemisphere."—*Craven Pioneer*, November 20, 1880.

Mr. Curtis, who received a very hearty welcome from his brother-farmers, then formally presented his report, which was a long and exhaustive one, and ably written throughout. He said:

I proceed to give an account of my stewardship, by submitting to you a report of the mission with which you entrusted me a few months ago. I went to Liverpool on the 21st of July last, and there met with Messrs. Sagar, Imrie, and Broderick, fellow-delegates. On the following day we sailed in the *Sarmatian*, a vessel of admirable build and noble proportions, under the efficient command of Captain Aird (an appropriate name for an Airdale farmer to sail under). This vessel is one of the splendid line of steamers owned by Messrs. Allan Brothers. We had a large number of emigrants and other passengers on board. We called at Moville (Ireland) for the mails, and then steamed away across the Atlantic without let or hindrance until the 28th, when we were enveloped in a dense fog. The weather became very cold, and we were close to a number of icebergs. The fog-horn was repeatedly sounded, but as that had no effect upon those mountains of ice, our speed was slackened and the engines finally stopped, to avoid a collision with one of those "cool customers." On the 29th we passed through the straits of Belle Isle into the Gulf, and as we steamed into the River St. Lawrence the weather was delightful. The shore on our left, near which we sailed, appeared rocky, but well timbered. Patches of wood are cleared in some places, and upon these clearings are erected houses inhabited by fishermen. They are painted white, and have the effect of brightening up an otherwise sombre scene. There is also a fine view of the Laurentian Hills, which stretch away as far as the eye can reach. Some miles before reaching Quebec, on the right-hand side of the river, we obtain a pretty view of Montmorency Waterfalls.

We arrived at Quebec on the afternoon of the 31st, where we remained until the Monday morning, the 2nd of August, and then left for Ottawa, the capital of the Dominion. In a consultation there as to our future movements, it was thought unadvisable for all to travel over the same ground, and with a view to spreading ourselves over as wide an area as we could thoroughly investigate, Messrs. Imrie and Broderick took the Province of Manitoba and Mr. Sagar and I that of Ontario. We travelled over a considerable section of country together, but there were large districts in which we separated. I shall therefore, to avoid confusion, speak only of myself, and give my personal observations, recorded daily in my note-book at the various places visited. I may here state that I was permitted the fullest liberty in the choice of localities I wished to visit, and that every information was given and facilities afforded by the Canadian Government, through Mr. Lowe, the courteous Secretary of the Department of Agriculture at Ottawa; and among many others, the Hon. A. S. Hardy, Professor Buckland, Mr. D. Spence and Mr. J. A. Donaldson, of Toronto; Mr. J. Smith, of Hamilton; Mr. A. J. Smythe, of London, as well as Mr. Stafford and Mr. Persse, of Quebec. When I arrived in Canada, the Hon. J. H. Pope, the Minister of Agriculture, was in England on a visit; but on his return I had a pleasant and protracted interview with him. I found him practically conversant with all matters pertaining to agriculture, and indeed he owns a large farm in the Eastern Townships of Quebec. The land around Quebec, as well as the Province generally which bears its name, is to a large extent occupied by French Canadians. That part of the Province called the Eastern Townships, said to be the garden of Quebec, is inhabited by Scotch and English settlers; the soil is of very good quality, and well farmed, with satisfactory results. Wild lands can be bought here at from 2s. 4d. to 3s. per acre; and improved farms from \$20 to \$25 per acre with buildings.

Ottawa, the capital of the Dominion of Canada, is built upon the banks of the Ottawa River. It has a population of about 25,000. I was struck with its magnificence on the one hand, and its incompleteness on the other. There is plenty of water-power in the vicinity of the city, which is utilized for saw-mills and other purposes, and the visitor cannot but be struck with the large piles of deals, cut into the proper lengths, which cover many acres. The scenery round the capital is beautiful, and the dry transparent atmosphere enables one to see to a great distance.

The following were the prices of some of the commodities in the market at Ottawa: Butter, 20c. per lb.; mutton and beef (by the quarter) 5½c. to 6c. per lb.; eggs, of a good size, 20c. per dozen.

I do not propose to give my route day by day, but to offer a few remarks respecting some of the places I visited in the Province of Ontario, making them follow one another, in proper order, as far as possible.

On leaving Ottawa, I went through the district watered by the river of that name as far as Pembroke, prettily situated on Lake Alouette. Some of the land is cleared; and about Pembroke and Renfrew there are large tracts devoted to farming purposes. Stone and bricks (the latter made from clay found in the neighborhood) are used for building purposes, and in many places some capital buildings are being erected, which is indicative of progress. The country is practically a new one, and is only just being opened up. The lumber trade is the principal industry.

On our way from Ottawa westward we passed Brockville, named after General Brock, who fell at Queenstown in 1812. It has about 7,800 inhabitants. We next came to Kingston, one of the older cities, with a population of about 13,300. It has not increased so rapidly as some other places, although it is more ancient than many, having been an important town when some of the existing ones were not thought of. It used to be a garrison town when British troops occupied the country. It is now the seat of a military college where young Canadians receive a military education, under the tuition of English officers. The next place we arrived at is Belleville (the capital of Hastings County) with a population of about 7,000, and growing rapidly. The town is lighted with gas, and is a large commercial centre. Large quantities of barley are here exported to the States. Cobourg is our next stopping place (population 5,000). Six miles further, and we are at Port Hope, where there are some fine farms and good residences. Cobourg is also the seat of a Wesleyan College. Then we come to Newcastle. The land about this place appears to be of a superior quality and well cultivated. The selling price is about \$75 to \$80 per acre, according to the position of the land and the state of the buildings. While staying at Newcastle with Mr. Betts, I had an interesting interview with Mr. Allan Wilmot. He was one of the pioneer settlers in the neighborhood mere than fifty years ago. He now lets his farm (200 acres) at about \$4 or \$4½ per acre, and he is prepared to sell it for \$80 per acre.

I also visited the fish-breeding establishment at Newcastle, which is under the management of Mr. Wilmot. The brother of the above named gentleman kindly explained to me the interesting process of fish cultivation.

A little further on and we arrive at Whitby. The land through the Townships of Clark, Darlington and Whitby is excellent. I saw many farms in good condition. This season's crops were good, and the cattle and sheep were of a superior class, especially the latter. Cotswolds seem to be favorites. The price of land varies from £5 to £16 per acre, and farms can be rented from 4s. to 16s. per acre.

The next place I visited was Toronto, called the Queen City of the Dominion, and capital of the Province of Ontario. It has a population of about 80,000, and it gives one an impression even at first sight of being a thriving and populous place. On our arrival I was introduced to the Lieutenant-Governor, the Hon. J. B. Robinson, and to the Mayor (Mr. Beaty), who accompanied us in a tour through the city, Houses of Parliament, colleges, parks and the various public places. It is really a beautiful city. Its streets are laid out at right angles, one of which Yonge Street, I was informed, extended into the country for sixty miles as straight as a line, excepting for one slight bend about thirty miles out of the city.

The first farm I visited in the neighborhood was about twenty-six miles distant, at Bronte, on the road to Hamilton, with Mr. Breechon, a gentleman from Wiltshire, who was in a treaty for the purchase. The farm belongs to Mr. White, of Milton. It consists of 415 acres in capital condition, with new buildings replete with every modern convenience. There is also a neat residence built of concrete, in a nice situation. There is plenty of water, and most of the land is cleared of stumps, which have been so arranged as to form a substantial fence round the farm. All the

crops had been reaped and harvested except of thirty acres of oats, which were then being cut. These oats, I was informed, were sown on the 18th May, and my visit was on the 12th August. There was a field of swede turnips, almost the best I have ever seen. They were sown on the 10th June. Twenty-four acres of orchard are also attached to the farm. The crops of hay and corn were abundant. The price asked for this estate, including buildings, is about £12 10s. per acre.

I then went on to Hamilton, a place after the same style as Toronto, situated on one of the bays of Lake Ontario. There I conversed with several of the farmers, who appeared to be happy and contented, health and satisfaction appearing on every countenance. I also paid a visit to the vinery of Mr. Haskins, the City Engineer. This vinery is twelve acres in extent and gave an excellent yield. It forms a part of the holding of Mr. T. Barnes, whose farm is in excellent condition. He has grown a crop of wheat on the same ground for four years in succession, and is preparing it for the fifth. He informed me that he had never had less than forty-five bushels per acre, but he makes a very liberal application of manure every year. He has also a large apple orchard, and the fruit was being gathered while I was there.

I next went to Burlington with Mr. Hurd to inspect his farm and nursery, which are characterized by fertility, neatness and order. His crops were really excellent, and the buildings in good order.

On our way back to Hamilton we passed through a good farming district. Most of the land was cleared and under cultivation and appeared to be fairly well farmed. Improved farms can be had in this district at from £8 to £16 per acre.

SUCCESSFUL EMIGRANTS.

While at Hamilton we took an opportunity of going to Brantford (where we were introduced to the Mayor, Dr. Henwood) to inspect the famous herd of short-horns, founded by the late Hon. George Brown, Senator. We were shown over the farm by Mr. Hope, the manager, and saw, I suppose, the finest herd of cattle in the world. The farm is managed on the most approved principles: The crops of mangels and swedes were excellent, also the Indian corn, which is used as green fodder. The farm is now owned by a joint company, and includes among its shareholders some of the best agriculturists of this country. Sales are held periodically at various places in the United States and Canada, and the cattle are in great demand. When at Brantford, I saw Mr. Burrell (a hale and active man of seventy-two years), who came to Canada from Bardney, Lincolnshire, in 1830. He had no capital then, but by hard work and thrift he acquired sufficient money to buy three farms. He now lives on his means, his sons working the farms. This is but one of many similar cases I came across during my travels. We went from Brantford towards Paris, and looked over several large farms, amongst others that of Mr. Luck, who arrived in this country twenty-three years ago, from Kent, England, with a capital of £31 10s. He now owns a farm of 200 acres, nearly all paid for. The soil is a sandy loam. The clover upon wheat stubbles was something marvellous; it was from a foot to eighteen inches in length, in full bloom, and presented the appearance of a regular clover field.

We drove back from Brantford through Mount Pleasant, calling at farms on the way. There were some well-cultivated lands in this section of the country, which has been longer settled than many other parts I have visited. We passed an orphanage supported by Mrs. Laycock and her brother, Mr. Cockshott, from Colne, in England. While in Brantford, I was the guest of Mr. Plewis, who is a genial, intelligent and hospitable gentleman. He is a Yorkshireman, from Hornsea, near Hull. He is doing a large business as a miller. The price of wheat in Brantford was 90c. to 95c. per bushel. I noticed that a roof was being put on a new cotton factory at Brantford, which has been erected by Mr. Slater, late of Barnoldswicke in Craven. There seems to be a fine prospect for that business in Canada.

From Brantford I made my way to London. *En route* I noticed the same prodigious crops of fruit as I had seen in Wentworth and Brant. Mr. Riley gave

me an apple that measured 14 inches one way and 13 the other. While in London, I met Mr. Rich, who was from Carlton-on-Trent. We were "raised," as our Canadian cousins would say, within a few miles of each other. He is doing a large business in grain, and has made his money in the country. He started without any capital, but is now a wealthy man. The city itself is a miniature of our own metropolis. Its river, bridges, parks and principal streets are named after similar places in the capital of England, and they even possess a newspaper called the *Echo*. The surroundings of the city are very pretty, and the substantial residences and well-kept gardens all speak of the prosperity of the people. I visited the estate of Mr. Wm. Kaines, which is for sale. It is situated in the county of Kent and Plantagenet, on the Ottawa River, about 40 miles from Ottawa city. 434 acres are in one block and 150 acres detached, of which 50 acres are cleared, the rest being in timber. Fifteen dollars per acre is the price asked for the property. The soil round the city of London is a rich loam. I should think from my experience that a market gardener would get on well in this part. The land is good, and the growth of vegetables prodigious. Round London is a very fine farming district: in fact, one of the finest that I had, up to this time, visited. Land could be obtained for about \$80 per acre (£16), including buildings. Grain was selling at 90c. per bushel.

On leaving London I made for Windsor, where land of very good quality, I found, could be bought at from £5 to £8 per acre; while in Middlesex the price is from £10 to £16 per acre. There does not appear any reason for this difference in price, as the soil in the county of Kent is generally equal to that in Middlesex.

Leaving Windsor, I drove along the road by the Detroit River, and called to see the stud of blood horses owned by Mr. Chappelle. He has some very handsome animals.

We then drove through a fertile but indifferently farmed district. On our way from Windsor to Gosfield we passed through the township of Maldon, and there saw some good land, but it could be improved by better cultivation. The county of Colchester possesses the same general characteristics as that of Maldon.

Passing along by Harrow, the land was teaming with vegetation, and the weeds are not the least luxuriant. Many patches of tobacco were growing on the French Canadian farms. I also saw a great number of pigs along the roadside. They were not all of the best quality, but did not appear to give much trouble in feeding.

LANDS.

I next went through a fine district along the shore of Lake Erie. The land was very fine, but much overrun with rag-weed and other rubbish. The farmers excused themselves by pleading the unusual quantity of rain that had fallen this summer; but the land is of a dry, sandy nature, and, in my opinion, no difficulty need be found in keeping it clean. It is really a wonder to me how they can afford to grow so much thistle and weed—the most expensive of all crops, and the least profitable.

After making a call at Leamington, near to the Island of Point Pelée, which consists of 5,000 acres of cultivated land and about 8,000 acres in wood, we drove to Ruthven, and afterwards to the village of Cottam and Essex Centre. The land through this district was good, but badly farmed. It seems capable of producing anything in large quantities, and would, I think, be very profitable if in the hands of energetic farmers. At Essex Centre, I met Mr. James Matthews, land agent, and Mr. John Milne, the president and manager of a considerable saw-mill and sash and door factory, which articles are likely to be largely exported, and will provide employment for many carpenters and joiners as the trade increases. They told me they had land in this locality on which timber is growing, that they could sell at a price which the value of the timber would more than cover. The soil is of a dark loam, rather heavy, but of great depth; and on portions of the cleared land crops of Indian corn were being reaped.

From Charing Cross we took the stage to Morpeth, and passed on our way several small villages, and a larger town called Blenheim. There is some fine land in this

county, and well farmed. The land round Morpeth is very fine, and fruit abounds everywhere. We were met at the hotel by Mr. John Duck, who, with Dr. Smith, accompanied us to the farm of Mr. Gardner. He has upwards of 200 acres, and has greatly improved it. Mr. Gardner makes a very liberal use of salt as a fertilizer, with very good results in the yield of grain and in straw. He has some good cattle, and I particularly admired a shorthorn bull. He had not, at the time of our visit, sold his wheat, but he informed me that last season he obtained one dollar a bushel, which gave a good profit.

I then visited Colonel Desmond, who has a valuable farm of upwards of 200 acres. In soil and general features it is much like Mr. Gardner's, but in a higher state of cultivation. The colonel is a fine military-looking man of eighty-two years of age, and was working in the field when we got there. He showed me a splendid lot of hogs of the Berkshire breed, of various ages. He has made a good deal of money out of the farm, and is still working it profitably.

The whole of the land in this district is good and well cultivated. It can be obtained from about £8 an acre.

Our next drive was through a section of country somewhat inferior to the above but far from being bad. It improved as we neared Ridgetown, where there is some good land—a loam resting upon a gravelly subsoil. Land at this place was stated to be valued at £10 an acre.

Chatham is the next place we arrived at. We visited several places of interest in the neighborhood, including Mr. Taylor's woollen factory, and examined the cloth, which, while it cannot be compared with the English manufactures in points of finish, is yet a good production.

From Chatham we went into the country to see the land, and the way in which it was managed. We called at Mr. Dolson's farm, where I saw a garden laid out with great taste. His farm has an area of about 400 acres, and is in very good order. He was well satisfied with the crops this year, and his Indian corn, which was then standing, was something marvellous—the finest crop I saw in Canada. It would probably yield more than 60 bushels to the acre. He had also some excellent oats.

We travelled through some good land in this district, and it is well cultivated on the whole.

FACILITIES FOR THE CHEAP TRANSFER OF LANDS.

Chatham is situated on the River Thames, and steamers run between it and Detroit. It has excellent railway communication, and every facility for transporting its products and manufactures. The surface of the country around Chatham is very taking to the eye. It was formerly marshy, but sluices or open drains have been cut through the land right to Lake Erie, a distance of about thirteen miles. The soil in the district is not surpassed in any part of the Province for depth and general fertility, but is capable of improvements by further drainage. The land bears a general resemblance to that of the Fen districts in Lincolnshire.

I had an opportunity during my stay in Chatham, through the courtesy of the Registrar, of inspecting the simple and cheap system that is adopted for the conveyance and transfer of land in Canada. All the holdings in every township are numbered, and the deeds of the same are kept in the office of the Registrar, together with accounts of all sales, transfers, mortgages, etc., so that the title of any property can be verified without difficulty. The whole expenses in connection with the transfer of land, including the lawyer's fee, very often does not exceed £1 8s.

The land from Exeter to Wingham, through the town of Clinton, is of excellent quality, and the same remark will apply to the country for twenty miles between Wingham and Lake Huron. There is a marked thoroughness about the farming in this section of the country. Where the land is cleared of timber and stumps it is put into a capital tilth for crops. Barley and wheat seem to be favorite crops for some miles around Wingham. Most of the land around this neighborhood was wild bush fifteen years ago. A large school has recently been erected at a cost of about £2,000 sterling, which is very creditable to the 3,000 inhabitants of the place. The school

rate amounts to more than one-half of the entire rates, but these are low, and one does not hear any complaints. The price of land is about \$40 an acre for partially cleared land. I may say that the woodland is regarded equally as valuable as the cleared, on account of the timber.

Near Wingham is a butter manufactory. The whole of the butter is taken by a Glasgow firm, who pay 4c. per lb. more for it than the local market prices, which average about 20c. per lb. The establishment is owned by the farmers of the district, who send their milk into the factory daily, and are paid according to the quantity they furnish and to the price the butter realizes. There are many manufactories of the kind in Canada. I formed a very high opinion of this district, and the land is cheaper than at some other places I came across, averaging from £5 to £8 per acre.

When at Newcastle, the Rev. Mr. Betts drove me out to the Lake Shore, where I met some grain dealers. Barley was being quoted at 60c. per bushel, and wheat was from 75c. to 90c. per bushel.

While in Toronto, Mr. Rennie, a seedsman of that city, kindly drove us round Scarborough and the adjacent district.

We went to Mr. S. Beattie's farm. Mr. Beattie is well known all over Canada as an importer and exporter of first class cattle. He was present at the last Royal Agricultural Society's show at Carlisle, and purchased some of the finest animals exhibited for breeding purposes. He had some excellent root crops. In this case, as in every other where special attention is paid to the fattening of cattle, there is a corresponding attention to root growing.

We passed several other farms, among which was that of Mr. Andrew Hood, the prize ploughman. I was much surprised at the excellence of the ploughing in Canada generally. Mr. Rennie had some of the best crops of carrots and mangels that it has been my lot to see. We saw pumpkins growing which were 35 lbs. in weight, and squashes 150 lbs. each—likely to be 275 lbs. before they stop growing, and swede turnips of good size, indicating what can be done in fancy farming. The grain crop was stowed away in the barns in excellent order. Mr. Rennie informed me that in seventeen years farming his smallest crop of barley averaged 38 bushels to the acre, and that he had one year an average of 55; his corn was also of good quality.

We next went to the farms of Mr. Thomas Hood, Mr. John Gibson, and Mr. Hood, jun. These farms were in excellent cultivation.

We continued our journey to Mr. Robert Marsh's farm, where we inspected a fine flock of Southdowns, which had obtained prizes at various shows in the country. Mr. Marsh has been trying lucerne, and speaks favorably of it. He thinks that on rich land it might be cut three times a year, and that it should yield two or three tons per acre at each cutting. I may say here that he took nine medals and nine diplomas at the Centennial Exhibition at Philadelphia, and that his prizes last year were eighty in number.

We next visited the farm of Mr. Russell, who has some fine shorthorn cattle. Finer specimens than some of the animals cannot, I am certain, be found in Canada. We also looked at his flock of 120 Cotswold sheep. Some of them were weighed with the following results: Four-year-old ewe, 345 lb.; three-year-old, 323 lb.; two-year-old, 323 lb.; one-year-old, 310 lb. The farm is over 300 acres in extent, and he has another 150 acres a short distance away. The price of land varies from £5 to £16 per acre. The soil throughout this district is of a good quality and well cultivated.

Our next journey was to Guelph, to see the model farm. It is practically an Agricultural College, where young Canadians receive a thorough knowledge of farming. In the advantages of this valuable institution, any ratepayer, or the son of any ratepayer, is entitled to share, on condition (1) that he is not less than fifteen years of age; (2) is of good moral character; (3) is in good health; (4) is of fair educational attainments; and (5) that he intends to follow horticulture or agriculture as a profession. The tuition is free, board and washing only being charged for, and a man can earn enough by his labor to nearly cover the whole of his expenses.

I was pleased to make the acquaintance of the manager (Professor Brown), and President Mills, who appeared to be specially qualified for the posts they fill.

During my stay in Toronto, myself and Mr. Sagar visited the Milton district.

SUCCESSFUL EMIGRANTS.

We passed on to a farm belonging to Mr. White, occupied by Mr. Thomas Boak. This is a good farm, well cultivated, and stocked with a superior class of shorthorn cattle, some of which Mr. Boak has imported from England. He is a native of Cumberland, and came out to Canada about twenty-five years ago without capital, but by industry he (like scores of others I meet with in Canada) is now able to purchase a farm. His taxes amount to about \$40 per annum for the 300 acres.

We also visited Mr. Brain's, who, with his father, were pioneers in this part of the country. He came from England, and in addition to his farm brews lager beer. He started with little or no capital.

We also went through the village of Campbellville, in the township of Nassagowey, county of Halton, and among others I met Mr. Jonathan Adamson. He had the good fortune to select a fine piece of land (200 acres). He has improved it by the erection of a stone dwelling-house and substantial buildings. The soil on the farm is of good quality, and in a state of excellent cultivation. Mr. Adamson settled here about forty years ago, and was able to give us interesting information respecting the settlement of this fine township. He started without capital, but now owns a fine farm. Mrs. Adamson's father, Mr. Trudgeon, was the first settler in this district, when the country around was a dense forest. There was not even a road from Toronto, and they had to find their way through the forest. Mr. Adamson came out from England. He is now over seventy years of age, and is hale and hearty. I found no farm in this county in neater trim, or more profitable cultivation, than that of Mr. Johnson-Harrison, of Milton. Here the thistle, the great drawback to Canadian farming, is not allowed any quarters. He keeps some entire horses of the roaster class—fine animals. He also has a superior herd of short-horned cattle.

I stayed in the district of Halton for a few days, and received much information from Mr. White, who accompanied us through the county. The price of land appears to run from \$40 to \$80 per acre; for renting, about \$3 per acre may be taken as an average. The following are the principal towns in the county of Halton: Oakville, about 2,000 inhabitants; Georgetown, about 2,000 inhabitants; Acton, 1,000; Burlington, 2,000; Milton, 1,200. The population of the whole county is about 25,000, consisting principally of English, Irish, Scotch, and native Canadians. It is a fine grain and grass-growing country, also a favored location for fruit crops, and is famous for its strawberries. Its position is between Toronto and Hamilton, and the county is traversed by four different lines of railway.

RISE FROM POVERTY TO WEALTH.

On arriving at Ingersoll, we called at the farm of Mr. Wilson, who came out from England with his father, in 1832. When they arrived here they were the happy possessors of \$3 (12s). Now every branch of the family is wealthy, owning, among other property, 1,200 acres of land of good quality, with neat and substantial residences. We also inspected a cheese factory upon his farm, and while partaking of refreshment listened with intense interest to this fine and intelligent Yorkshire emigrant of nearly fifty years ago. I may add that their wealth has been obtained from agricultural pursuits, and that the land does not represent all their wealth. These cases speak for themselves, and show what can be done in Canada by hard work and thrift.

We next visited, among several others, Mr. Agar, who farms 400 acres of land of good quality. He also milks 60 cows, and makes a large quantity of cheese. The houses for the cattle were undergoing extension and alteration. The stables are well arranged, and have every convenience. He started with a very small capital,

but is now in a position of affluence, which has been obtained, as in Mr. Wilson's case, from agriculture.

We visited several cheese manufactories in this locality. They are conducted on the same principles as the butter manufactories, described elsewhere.

An inspection of this district shows how easily and profitably the land can be devoted to grazing purposes. The soil is a rich loam, somewhat undulating. The brick and stone residences, with their cedar walks and neatly trimmed lawns and hedges, and the orchards, with their golden burdens, form a picture difficult to equal in the finest districts of the Old Country.

I now proceed to devote a few lines to Tilsonburg, which is becoming an important place, thanks to the energy and enterprise of its founder. Mr. Tilson. The town is in the county of Oxford, and its valuable water privileges have already given an impetus to the establishment of manufactories. It possesses a saw-mill, corn, oatmeal, and pea-splitting mill, a large brewery, and a sugar manufactory nearly ready. A large quantity of beet is grown in the neighborhood. A manufactory for drying fruit for exporting has also been started, and they expect to use 25,000 bushels of apples alone during this season.

Building materials are very cheap. White bricks (very durable) \$5 per thousand; lime, 2c. per bushel; hard wood, \$2; and soft, \$1 per cord (4 feet square, 8 feet long). This, taken in conjunction with the extensive water-power available, prognosticates a busy future for this young town. It is also said to be probable that any new factory started would get a subsidy, and perhaps exemption from taxes for a certain time; so there appears to be a good opening.

We went round Mr. Tilson's farm. The land is good and well cultivated; the country around is a fine farming district, and not inaptly named "Goshen." In driving around I came across two namesakes, George Curtis and W. Curtis, who came from Lincolnshire. They and another brother arrived in Canada without capital, and are now in the happy position of being their own landlords.

The price of land around Tilsonburg and Goshen varies from \$30 to \$60 per acre (£6 to £12), and, though near the town rather light, is of a capital quality.

Continuing our journey to Barrie, and having been joined by Professor Sheldon and Messrs. Sagar and Donaldson, we paid a visit to Bradford. Some of the land we traversed was inferior, but about Newmarket and forward to Bradford it was of good quality. We were joined at Bradford by Dr. Morton, the Reeve of the township, and drove out to Rond Head, calling at Colonel Tyrwhit's, who owns upwards of 200 acres of land in good cultivation. He has some good horses, cattle and sheep, and excellent root-crops. We also visited Mr. Stoddard's farm, the greater part of which is under-drained. This southern portion of Simcoe seems equal to the best parts of Ontario. At Mr. Stoddard's farm I had a conversation with one of his men, who came from Whitby, Yorkshire. He had been there fifteen months, and during the first twelve months had managed to save \$100. His wages were \$110, including board and lodging, so that he had nothing but clothes to find. He is now getting \$126 per annum, and hopes to save a still larger sum this year. To use his own words, he "means to have a farm of his own before long." We then went on to Barrie, the county town of Simcoe. It is one of the largest counties in Ontario, the dimensions being roughly 156 miles by 80, and, generally speaking, is a fine agricultural country. Barrie is very prettily situated upon a bay of Lake Simcoe.

We left Barrie in order to make a visit to the Muskoka district, and were accompanied by a party of gentlemen to Gravenhurst, where a railway is being made to connect with the Northern Pacific. I will give you generally my impression of this district, as it is attracting a good deal of attention. Its scenery is very romantic; indeed, it is called the Wales of Canada. It is well watered. Part of the soil is good, and part is rocky. I have seen some very fine samples of roots and grain raised in the district, and think it is likely to become an important district both for the growth of cereals and the raising of live stock. The population is increasing rapidly, so I was told, and the free grants of lands are being availed of. On returning to Barrie, we called on Mr. Bridges, who is a breeder of Hereford cattle. He owns a

large amount of land—about 1,800 acres, I think. He has a farm of cleared land, and is clearing about eighty acres every year. He told me that a good deal of the land has cost him nothing, the timber having realized more than the price of the land. Most of the farms in the district present similar features to that of Mr. Bridges', though to a more limited extent.

Before leaving Canada I had an opportunity of visiting the agricultural show at Hamilton. It comprised many of the same features that I observed at the Toronto Exhibition; indeed, many of the cattle and most of the general articles did duty at both places. Gravestones were shown at Toronto, but coffins were also on view here—so that the usefulness of the shows are rather extended, covering both the living and the dead. The machinery, hardware, and carriages were very good, and the former exhibit excelled Toronto if anything—which is not a matter for surprise, when one is informed that Hamilton is the Birmingham of Canada. The horses and cattle were good classes. One fat ox, shown also at Toronto, scaled 2,850 lbs. The pigs also, of the Suffolk and Berkshire breed, can be commended. I had the pleasure of an introduction to His Excellency the Governor General (Marquis of Lorne) here, and had an interesting interview. I found him very affable and pleasant.

Just a few concluding remarks about the show. There was a cloth-cutting machine of very ingenious construction; a splendid show of the Wanzer sewing machines; and I must not forget to mention the implements shown by Mr. Copp—they deserve much commendation for their neatness and lightness. The fruit show was also excellent, and as a conclusion I may say that I had a basket of very fine grapes given to me at Hamilton (grown by Mr. Hurd in the open air), which I brought to England, and when opened, after three weeks, were in perfect order. It, therefore, is not unlikely that this fruit may form a no inconsiderable feature in the exports of Canada at some future day.

We next made our way to Niagara to see the famous falls of that place. The district between Hamilton and Niagara is famous for its fruit growing, especially for peaches. It seems to be quite a profitable trade, and I was told the fruit of the district was celebrated all over the continent of America. The land about St. Catharines is light, and not very valuable for farming purposes. As to the falls, so many have given a description of these mighty waters that it is almost superfluous to mention the subject; but as no one has seen them with my eyes, I suppose I ought to say something about a spectacle so world renowned. It is truly a sublime sight to behold. There is something akin to disappointment at first, but as the whole is gazed at, and its grandeur impressed upon the mind, it becomes awfully magnificent. The rapids above and below the falls are only less beautiful because less awe-inspiring.

GENERAL SUMMARY.

I have now finished my detailed report, and propose to summarize, under convenient heads, my opinions generally about the portions of the country that I had the privilege of visiting.

Climate.—It may be said generally that the summer heat and winter cold are greater than in England. But it is only fair to remark that owing to the dryness of the atmosphere, the heat is not so inconvenient as it would be in our murky climate. At the same time it has a wonderful effect in bringing to maturity the fruits of the soil. Oats can be sown and reaped in three months, and fruits are grown to such perfection and in such luxuriance as to surprise one from the Old Country. Almost everything that grows in England will grow in Canada, but vegetables and roots attain a greater size in the latter, and melons, tomatoes, peaches, and excellent grapes ripen to perfection in the open air.

As regards the winter, the degree of cold as registered by the thermometer is undoubtedly much greater than in this country, but the air is so dry and so exhilarating that the season is looked forward to as one of enjoyment.

It would seem from this that the dampness of the air is a great factor in deciding the effects of cold, and I certainly heard no complaints in Canada of the winter. It

has one drawback certainly, and that is the necessity of housing the cattle and sheep in the winter; but as shipments can notwithstanding be made at a profit, and as the cattle trade is being largely developed, this is apparently not considered a serious disadvantage by our Canadian cousins. I may add also that apple and peach trees are left unprotected during the winter without any injury to vitality.

Soil.—Speaking generally, the soil of Ontario is of a loamy nature, some light and some clayey, but in the latter case it does not appear to be so heavy and difficult to work as the clay lands of England. This may be owing to the clay being less tenacious, or by the pulverising effects of the winter frost. I may say that I saw no real surface clay soil. There was, of course, subsoil of that nature. In a country so large as the Province of Ontario many different kinds of soil are naturally found—good, bad, and indifferent; but the former seems to preponderate, as the diversified products and the luxuriance of their growth demonstrate. But the land has not been used well. It must have been exceeding rich at one time, but continued cropping and careless farming is bound to bring its results, and the lesson cannot fail to be useful. The effects are seen in the better system of farming that is now being adopted, and to the greater attention that is being given to dairy farming, to the fattening of live stock, and to the consequent extended growing of root crops, all of which will tend to recuperate the soil. Drainage too is now being looked after, and more in this direction may yet be done in some districts.

Free Grants of Land.—Upon this point I cannot do better than quote the following extract, taken from a work issued by the Government of the Province of Ontario: “Every free-grant settler over eighteen years of age is entitled to select 100 acres, and every head of a family 200 acres. The conditions of settlement are set forth in the following clause of the Free Grants and Homestead Act, Revised Statutes of Ontario, cap. 24, sec. 8: ‘No patent shall issue for any land located under this Act, or under said regulations, until the expiration of five years from the date of such location, nor until the locatee, or those claiming under him, or some of them, have performed the following settlement duties, that is to say: have cleared and have under cultivation at least fifteen acres of the said land (whereof, at least, two acres shall be cleared and cultivated annually during the five years next after the date of the location to be computed such date), and have built a house thereon fit for habitation, at least sixteen feet by twenty feet, and have actually and continuously resided upon and cultivated the said land for the term of five years next succeeding the date of such location, and from thence up to the issue of the patent, except that the locatee shall be allowed one month from the date of the location to enter upon and occupy the land; that absence from the said land for in all not more than six months during any one year (to be computed from the date of the location), shall not be held to be a cessation of such residence, provided such land be cultivated as aforesaid.’”

Just a word in regard to the free grants. No one should choose them in a hurry. There is plenty of good land, but as much care should be exercised in its selection as if it had to be bought, for it is a matter upon which the success of the settler primarily depends.

Ontario as a Field for Settlement.—My opinion on this point is that a man has every chance of doing well in Ontario, and that many have succeeded is demonstrated by the examples which I found in the course of my travels. I may be asked, and it is a fair question, whether I would care to live in the country myself and adopt it as my home? In response, I can say that if ever I did emigrate, Canada is the country I would go to. Indeed, such a change as regards associations would be very little, as Ontario is much the same as England, its inhabitants all hailing from the Old Country, having been born here, or descended from earlier emigrants from our shores. In a pecuniary sense the change would be productive of great advantage. In the first place a less capital is required; one can buy as much land in Ontario for a dollar as in England for a sovereign. This is a rough and ready calculation, but is sufficiently near the mark. For laborers Ontario offers great advantages to steady, hardworking, and thrifty men. They get good wages, and may look forward to being able to

start on their own account if they are careful. Most of the laborers are boarded and lodged in the farmhouses, so that single men are preferred; but in the neighborhood of the towns and villages this is a disadvantage not without remedy in the case of married couples. But I think Ontario farmers would be serving their own interests if they were to erect cottages for the men, and thus foster a class similar to the farm laborer of England.

Capital Required.—In the first place, I may say that improved farms vary in price from £8 to £16 per acre, which includes fences and all buildings, in fact a farm ready for occupation, while land of similar quality can be rented at from 10s. to 20s. per acre. It is, therefore, easy to calculate what capital a man ought to have. He would, of course, have to buy implements and cattle and seed, to enable him to make a start, and the amount to be expended under this head would, of course, depend upon the means of the farmer and the system which he would adopt. I may remark here in parenthesis that land and buildings can be bought in the Eastern Townships for £4 or £5 per acre. It is said that on a free grant a man should have £100 or £150. He would not, of course, be able to put a whole farm into work at once with this amount of capital, but each year he would be getting a return and be adding to his capital, and thus be able to extend his area each year. Until a man had enough ground under cultivation to occupy him entirely, he could earn good wages for his labor in spare time, which would also help him. Many have started with little or no capital, or at any rate much less than the figures named above; but this can only be done by dint of hard work and self-denial, which, after all, are in any case the first elements of a success.

I may add that I did not come across any grumblers in my travels. The people seemed happy and contented. I may say further, that I was only asked for alms on one occasion, and my inquiries elicited that he was not a Canadian, but a man on tramp from Rochester, in the United States. As regards taxes, I found on inquiry that they averaged from £5 to £7 per 100 acres, and a few days labor (or its equivalent) in connection with the roads. There are no tithes, income tax, or anything of that kind.

Produce.—The average crops of wheat range from 20 to 40 bushels per acre, though the average for the Dominion is less. Mr. Rennie never had less than 25 bushels. Oats, barley, and Indian corn yield good crops, as also roots; vegetables are abundant; potatoes, carrots and the like are larger than in England; peas and beans flourish; all kinds of fruit grow in great luxuriance, peaches, apricots, melons, tomatoes, and grapes coming to maturity in the open air. Good as the crops are, they are capable of improvement, by better farming and a more liberal application of manure, and the scarcity of labor tends to increase the expenses. Dairy produce is also now coming to the fore, but I intend giving some statistics as to this later on.

Cattle.—Grade cattle, taken herd for herd, are equal to any that will be found on this side of the Atlantic. They also have some fine herds of pure breeds of various sorts, as my readers will remember. There has been no cattle plague or pleuropneumonia in Canada, so that the Dominion is not included in the scheduled countries. The cattle are therefore admitted to the English markets alive, which is an advantage not possessed by American stock-raisers. The breed of sheep is generally good, and the cross is favored rather than the pure breeds. There is a good deal of controversy as to the best cross, and many different opinions are adopted. Pigs are generally a good class. The horses are lighter than our agricultural horses, but they are strong and active, and adapted for the road or harder work. Praise is certainly due to the efforts that are made to improve the quality of the stock. The finest cattle and horses are being imported every year for breeding purposes, and many prize-winners at our shows find their way to Canada, at no small expense to the importers. The herds of pure-bred cattle, in various part of the country, contain many excellent animals; and those at Bow Park, and at Mr. Cochrane's farm in the Eastern Townships, have a reputation by no means confined to the American continent.

Markets and Means of Communication.—The Province has good rail communication, as a glance at a map will show; and as to markets each town has at least two each week, and the villages one. A farmer has no difficulty in getting rid of all his produce. As regards barley, I am told that the greater portion of it is sent to the United States, where it is much esteemed.

Implements.—I was much struck with the implements I saw. They are light, yet strongly made, and easy to handle. The Americans used to control the markets for these goods, but I am told they are now almost entirely superseded by Canadian manufactures.

System of Farming.—I have mentioned this under the head of "Soil." The great fault seems to have been the want of a system. Mixed farming I am satisfied is the best thing an Ontario farmer can adopt. By raising cattle he is obliged to use his straw, and to grow root crops, thus affording the means of keeping the soil well manured. It is true that wheat and other exports do not fetch the same price as they do here, but the cost of producing them is less. The price of food-stuffs is low; bran, for instance, costing only a third of what it does here.

Exports.—The following figures are useful in showing the progress of Canada as an agricultural country. Exports in 1878 of wheat and flour, 10,895,463 bushels; other grain, 12,923,871 bushels; in 1879, of wheat and flour, 12,673,455 bushels; other grain, 11,270,195 bushels. In 1878, 5,635,411 bushels of wheat, and 2,621,581 bushels of other grain were imported into the Dominion; and in 1879, 4,768,733 bushels of wheat and 2,190,358 bushels of other grain. But most of this was for exportation from Canadian ports, on account of cheap freights and better facilities for getting to the seaboard, and not for home use. In fact the import of wheat decreased in 1879 by 1,000,000 bushels, while the exports increased by 2,000,000 bushels. The export of flour in 1879, was also equal to 3,000,000 bushels. The following are the exports of butter, cheese and eggs during 1878 and 1879:—1878, 13,006,626 lbs. of butter; 38,054,294 lbs. of cheese, 5,268,170 doz. eggs; 1879, 14,307,977 lbs. of butter; 46,414,035 lbs. of cheese; 5,440,828 doz. eggs. Exports of horses, cattle, sheep and swine:—In 1878, 24,207 horses, 30,456 cattle, 242,989 sheep, 3,201 swine; in 1879, 16,635 horses, 49,257 cattle, 308,393 sheep, 6,498 swine. These figures are taken from a work published by Mr. W. J. Patterson, the Secretary of the Montreal Board of Trade.

Lands for Sale.—It may be asked, why can land so readily be bought, if the prospects for a settler are so good? There are several reasons for this. One is that many of the settlers obtained their lands for little or nothing; have cleared them, erected buildings, and have the farms under cultivation. They are now worth a good sum. With the capital acquired by selling, now they wish to take up fresh lands and get those into cultivation, adding to their means in this way. I came across a man at Wingham to whom this applies. Many go to Manitoba, which is attracting so much attention. Another reason is that the occupier may have got into years; his sons have taken to professions or commercial pursuits rather than farming, and he desires to retire and live on his capital. I was informed of this by a man at Milton who had a farm to sell. Then, again, some are due to bad farming. The occupiers have not used the soil well, and rather than take the trouble of adopting higher farming and manuring their lands, prefer to go to new land, where they can continue their unwise and shortsighted operations. Others wish to take larger farms.

Social Aspects.—Just a few words upon this subject and I finish. The Canadians possess the characteristics which are usually found on this side of the Atlantic; yet they seem to be a little different from the phlegmatic Englishman. In fact, they combine the "go" of the American with the caution of the Britisher. They are very sociable and hospitable, and I think, taking class for class, they live in better houses than we do in England, and are more extravagant in the way of furniture and "fixings." This I especially noticed in my visits to farmhouses. There is, of course, very little aristocracy, the distinction between classes being, I think, expressed by the words capital and labor; and there is more freedom and more equality between man and man in Canada than in England; which is generally the case, I

believe, in most of our colonies. Now I leave Canada. I enjoyed the trip much, and made many friends, and shall always remember with feelings of pleasure my sojourn in that country; and if I have not specially mentioned all those to whom I am indebted, it is for want of space, and not that I have forgotten their kindness. On our way down the St. Lawrence the autumnal tints of foliage formed a spectacle not easily forgotten, and would require the brush of an artist, the mind of a poet, or the tongue of an orator to do it justice.

I came back in the Allan Line steamer *Sardinian*, under command of Captain Dutton. We had a congenial company of saloon passengers. There was Miss Macpherson, of the Orphan Institution, at Galt, and Miss Scott and Miss Combs, who had been with her to Canada. I was also pleased to meet John McLean, Esq., of Montreal, who was a passenger of the same ship I went out in. We also had the Hon. D. A. Smith, Sir H. Allan, Mr. Lonsdale, and Mr. Monson; also Mr. W. P. Cubitt, a British delegate from Norfolk; Mr. Hickson, of the Grand Trunk Railway, and many others of a like genial and intelligent stamp, of whose agreeable and instructive conversation I shall ever entertain a pleasing recollection.

QUESTIONS.

"Mr. Curtis, who was loudly cheered, expressed his willingness to answer any questions gentlemen desired to ask; he courted the questions for the sake of giving information.

"Mr. Davis (Gargrave), said the Craven farmers would be much benefitted if they could obtain from Canada, in the spring of the year, a supply of lean cattle; and he inquired of Mr. Curtis if he thought the Canadian farmers could meet their wants in this respect.

"Mr. Curtis replied that his impression was that the Canadian farmers could profitably supply us with lean cattle, but they wanted to send them in the autumn, whereas the Craven farmers wished to have them in the spring. The Canadians were undoubtedly going in more for cattle-raising, and he believed lean cattle would in the future become a considerable item of the exports from that country. In support of this view, he quoted the opinion of Mr. Hickson, the manager of the Grand Trunk Railway, who was on board the vessel on which he returned to England.

"In answer to the question as to whether the farm-buildings in Canada were of brick, stone, or wood, Mr. Curtis said the stables and houses for cattle were generally of stone or brick up the first story, and above that, of wood.

"Question.—Are the roads very bad, and is it inconvenient travelling in the country districts?

"Mr. Curtis replied that at certain periods of the year, travelling must be inconvenient. It was in the summer that he visited the country, and then the roads were very good; and he was informed that in a great part of Ontario they were good, although it was admitted that for a week or two after the breaking up of a frost they were bad. The roads generally were gravelled, but the gravelling was such as would hardly deserve that name with us.

"The Chairman said it was admitted that the English farmer could not compete in wheat-growing with the virgin soils of Canada. He should like to know what Mr. Curtis' opinion was of the power of the exhausted soil of Canada as compared with the wheat-growing districts of England.

"Mr. Curtis said it was a difficult question to answer. It was often discussed in Canada in his presence. Sometimes one conclusion was come to, sometimes the contrary. He did not believe in some of the statistics which had been published in England. He did not think the Canadians could put wheat down in this country for 30s. a quarter, as has been asserted. His own impression was that Ontario would soon be beaten out of the field by the corn-growing districts of the Far West, just as England was beaten by Canada. Canadians were much favored by their climate, but we could grow vastly more per acre. He was told that the average, this year, in England was 27 to 28 bushels per acre.

Probably the average of Canada was not more than 20 bushels per acre, so that there were 7 or 8 bushels in our favor. Then there was the cost of transit, and in his opinion we had not much to fear from them. There would have to be a re-adjustment of rents in this country in the corn-growing districts, but he believed England was not going to be wiped out yet.

"In reply to another question, Mr. Curtis said that Ontario generally was well watered.

"On motion of Mr. H. Holden, of Halton East, seconded by Mr. Davis, a vote of thanks was given to Mr. Curtis for his able report."—*Craven Pioneer*, November 20th, 1880.

REPORT OF MR. R. H. B. P. ANDERSON, OF LISTOWEL, Co. KERRY, IRELAND, ON ONTARIO, MANITOBA, AND THE NORTH-WEST.

Some months ago I was asked by a number of friends to go out to Canada and report on the country in general, and Manitoba in particular, as a field for emigration. Accordingly, I left Ireland in July, that I might reach Canada while the crops were still growing, believing that in this state they are as good a criterion as it is possible to obtain of the soil and climate of a country. I have now returned after a very pleasant and instructive trip, and have not only seen the crops growing but some of the grain cut; have witnessed many of the ordinary Canadian farm operations; have seen their cattle early enough to be able to judge what they must have been after the longest and severest winter Canada has experienced for years, and late enough to observe what a few months' feeding on the "wild prairie" can do. I travelled for hundreds of miles over the open prairie during the hottest part of the Canadian summer, and having camped in the middle of the marshes can speak from personal experience of the inconvenience of the heat, and of those pests, the mosquitoes and black flies. I have taken some little trouble in investigating their school system, and have visited the farmers in Ontario and the settlers in the North-West; in fact, I have seen and done all that was possible in the limited time at my disposal, and am happy to say that on the whole I was much pleased.

There is no doubt that Canada has its drawbacks, and many of them, as well as its advantages; but he must be blind indeed who cannot see a wondrous future before it—in fact, to quote a popular author, it is "the future world, the great Titan-baby, which will be teeming with new Athens and Londons, new Bacons and Shakespeares, Newtons and Goethes, when this old worn-out island will be—What?

Before applying myself to the main part of my subject, *i.e.*, the agricultural and commercial capabilities of the country, I should endeavor as far as possible to remove from the minds of my readers a few unjust prejudices and erroneous ideas too commonly entertained by the people of these countries concerning the Canadian people, Canadian travelling, and the sea-voyage, as it is my belief that there are many persons kept at home in comparative want who might do well in Canada were they not deterred from trying their fortunes there by their notions on these subjects. About the sea-voyage I may say it is simply a pleasure-trip, its only fault being its shortness.

I crossed to Quebec in the steamship *Sarmatian*, of the Allan Line, and returned in the *Sardinian* of the same Line, both magnificent vessels, on board of which it is impossible to realize the "dangers of the deep." The extreme caution of the captains when the slightest fog appeared was almost irritating to our landsman's ignorance, but at the same time it made us feel perfectly safe in their hands. The passage out occupied but seven days and a half; we were only four and a half days out of sight of land. On the fifth we were sailing up the St. Lawrence—one must see the glories of this magnificent river to be able to realize it. The arrangements on board the vessels for the comfort of all passengers, whether saloon, intermediate, or steerage, are as complete as they well could be. With regard to that bug-bear,

sea-sickness, I can only say that he is quite as black as he is painted; but he seldom holds his victim long, and as he vanishes, as if in reparation for the mischief he has done, he leaves behind a feeling of health and elasticity which makes one almost thankful for his visit; besides, one suffers much more in the English Channel in an ordinary steamer than in crossing the Atlantic in an ocean boat.

As to the travelling in Canada, when I say that I have travelled over some 6,000 or 7,000 miles of the North American Continent, more than 5,000 of which have been either by rail or steamboat, it will be allowed that I am in a position to speak of its dangers and inconveniences. So far as one could see, there is an entire absence of that "go-ahead" recklessness which we associate with it, and which was one of its characteristics in olden times. The railway tracks are extremely well laid, and seem perfectly safe; the speed does not exceed 35 miles per hour; the carriages are most comfortable, and the Pullman cars either as day or sleeping compartments are perfect. I have made a journey of 90 hours there with less fatigue than I would one of 12 hours here. The carriages being close to one another, and connected at each end by a platform, a passenger can walk the full length of the train (often nearly a quarter of a mile long) and enjoy the fresh air outside the carriage door, avoiding the miserable feeling of confinement which one has in the carriages at home. The arrangements about luggage are such that it is almost impossible for it to go astray, or even give trouble to the owner. One is never in danger of being hungry when travelling, for if there be not a dining-car attached to the train, it is sure to stop at three stations in the day, where good meals for a moderate charge can be had.

But above all these, the extreme courtesy shown by all classes makes travelling delightful. The coarse and disgusting habits we attribute to the American are a thing of the past, or else they have good feeling enough to restrain themselves where indulging them would offend; and strange to say, in a country where all are smokers, a lady need not fear having her delicate senses hurt by the use of "the noxious weed," for no one ever thinks of smoking except in a carriage set apart for the purpose. When, in addition to all these advantages, there are intelligent and obliging officials, railway travelling need not be regarded with apprehension.

The river steamboats may well be called "floating palaces," and their management seems to be in safe hands. I was extremely surprised, though amused, to find that a rough day was quite enough to keep many of these boats from crossing Lake Ontario. On one occasion I was unfortunate enough to be one of fifty or sixty passengers on board the only boat that put out from Toronto for the day, and paid for the temerity of the captain by being more sea-sick than I ever have been before or since.

Of the good-nature of the Canadians I need hardly speak—it has become proverbial; I will only say that I have never experienced greater kindness in my life than during my stay among them. Independent the Canadian certainly is, both in mind and manner—perhaps, to our Old Country idea, disagreeably so; but his independence falls far short of that self-assertion usually attributed to him. It is rather the independence of men "too full of self-respect either to be servile or uncourteous."

I may say, without fear of contradiction, that there is not a more law-abiding or loyal people in the world than the Canadians; nor any country where a man, having acquired property, will have his title thereto more respected than in Canada.

Energy, perseverance and pluck no one will deny that they possess to an extraordinary degree who sees their beautiful cities and remembers that comparatively a few years ago the ground on which they stand was clothed with primeval forests, the home of the Indian and the wolf.

The first land I touched in Canada was at Quebec. One of the first objects that attract attention before reaching Quebec (some nine miles from the city), are the Montmorency Falls, looking like a streak of silver down the side of the brown cliff. Quebec is beautifully situated on a hill commanding magnificent views of the river both above and below the city; but excepting these views, and the

historical associations connected with it, the place is uninteresting. There is a large lumber trade done, and lately a new wharf has been built, also elevators, in the hope of securing some of the corn trade. I doubt the expectation being realized, for it seems to me that Montreal is the natural (present) port for the West. I say present, for, should the Hudson's Bay route be opened—and I believe that it is now a certainty—the trade of Montreal will receive a severe blow, for much of the grain coming to Europe from not only the North-West but the United States, will be shipped *via* Port Nelson.

At Point Lévis, directly opposite to, but divided from Quebec by the river, I saw some magnificent cattle and sheep taken off a ship just arrived from England. They comprised shorthorn and polled Angus cattle, and Cotswold and South Down sheep. Our Canadian cousins, alive to everything by which the material prosperity of their country can be advanced, have seen the benefit to be derived from a good strain of stock, and spare neither trouble or expense to obtain it. I am informed that the land in the southern parts of the Province (Eastern Townships) is good.

Going into Montreal, one passes through a splendid tubular bridge—the Victoria—some two miles long, crossing the St. Lawrence, and arrives at an untidy, wretched station—one quite unworthy of Montreal, which is, as regards size and importance at least, the chief city of Canada. Montreal is beautifully situated on an island formed by the Rivers St. Lawrence and Ottawa, at the foot of Mount Royal—hence its name. The mount has lately been turned into a public park, which will undoubtedly be one of the finest in the world. The views from it are glorious. Montreal is a city of which the people are justly proud, and is the chief outlet of Canadian commerce.

Here I had my first experience of Canadian hotels; in the arrangement and management of which, as in most other things, they are ahead of us. Nothing is left undone to promote the comfort and convenience of guests. Their charges are moderate, but their system of making them is very unlike ours; one charge is made of so much per day, which includes everything—that is to say, bed, attendance, and four meals. At the very best hotels in Canada the charges range from 10s. to 12s. per day; and for this sum you can live in a style, and amid comforts you would look for in vain in Ireland. Neither has one to run the gauntlet between rows of waiters, “Boots,” etc., expecting to be “tipped” on leaving a Canadian hotel. The island of Montreal, which is about thirty miles long by nine wide, contains good land, and the farmers in the neighborhood are well off.

The next city I visited was Ottawa, the Canadian capital. Here I had the pleasure of meeting Mr. Lowe, the Secretary of the Agricultural Department, who kindly gave me much useful information, and put me in the way of seeing the country to advantage.

About twenty-five miles from Ottawa there is some prime land, and I was informed on the best authority that the whole valley of the Ottawa, which is composed of a light sandy loam, is admirably suited for the cultivation of the vine, and is expected to be a wine-producing region in the immediate future; indeed, I saw vineyards myself of several acres in extent, the vines looking healthy, and giving evident proof that they can be grown to advantage. They have a great many varieties of hardy vines, which, with very little care, can be kept through the severest winter without receiving injury. France and Germany may yet find a rival in Canada for their light wines. Ottawa itself is nicely situated on the river Ottawa, and contains the Houses of Parliament, which are really beautiful structures. From them one has a splendid view of the river. The ordinary buildings in the town are good, but the streets are anything but well kept, and there seems to be very little trade in the place except in lumber. I visited the Chaudière Falls, close to the town. They are very fine. Here I was greatly struck with the utilitarian spirit of the Canadians, the waters being turned from their natural course over the falls to work mills for cutting timber. I went into one of the lumber mills close by, worked solely by the river, and was almost deafened by the eternal “whir” of the saws. I was told that in this mill, during the three months it works, they cut upwards of 40,000,000 feet of lumber.

Both here and at Montreal I saw the true Canadian horse—small, slight, wiry, and full of pluck—not adapted, apparently, for heavy work, yet astonishing the beholder by what it can do.

ONTARIO.

The next city I shall mention is Toronto, the capital of Ontario, the richest Province of Canada. The city is situated on the shore of Lake Ontario, and is beautifully laid out; many of the streets are lined with trees, and the lovely avenues remind one of a park. Here I received much kindness from Mr. Donaldson, the Government agent, who piloted me about and pointed out the various objects of interest—the University, model-schools, park, etc., etc., and we had a sail on the lake. Mr. Donaldson is one of the oldest inhabitants of the place, and remembers when, about forty-two years ago, there were but eight houses in it. An Old Country visitor looking around him, finds it tax his imagination to believe this. Toronto is the fountain-head of the Canadian educational system, which, so far as I can judge, seems perfect. 1st, there is the Public School, in which every child is entitled to receive a free education; next comes the High School, the charge for which is about £1 a quarter for each pupil. There is a Public School and High School in each district; the High School is a most comprehensive one. The master's tenure of office in these schools depends on his success as a teacher, and as there is a wonderful amount of rivalry between them the pupils are sure of having every attention; indeed a gentleman who was for many years a most successful master, told me that the post is one of the most arduous that can well be imagined. After these schools comes the Collegiate Institute, and lastly, the University itself, the fees for which amount to about £10 per annum. The pupils in each school are examined twice a year by public examiners, and those who show sufficient proficiency are raised to the next school above that in which they pass. I think the whole system, both as regards cheapness and thoroughness, will favorably compare with any in this country.

The Province of Ontario is a magnificent farming country; it was here I first began to learn what a dangerous competitor in agricultural produce Great Britain and Ireland have in Canada. With a soil equal to any in the world, and practically unlimited in extent; the very best strains of cattle and sheep that can be purchased for money increasing daily in number; labor-saving machinery of the very finest description, and farms extensive enough to warrant its use; cheap food; a country which can, and will in time, supply every want of its people; and above all, a people who seem to have erased the word "impossible" from their vocabulary, it does not require the gift of prophecy to say how the competition will end. One thing is absolutely certain—the small farmers of Ireland, even supposing they had no rent to pay, must succumb. The soil of Ontario of course varies, but, as a rule, is good, being from heavy clay to rich clay loam and sandy loam. In many districts the land is a good deal run down for want of proper farming; for, taken as a whole, the Ontario farmers are not models I should advise my countrymen to copy. Among other faults, they entirely neglect the rotation of crops; and many seem to think manure unnecessary. However, they are rapidly improving in their methods, and I have met many excellent farmers who do justice to the soil they cultivate, and are, as a consequence, reaping a rich reward.

The climate in Ontario is healthy, although severe. The heat in summer is intense; the cold in winter, though not as great as that in the North-West, is, I am told, more trying, owing to the comparatively greater degree of dampness that exists. I am inclined to believe that the indiscriminate cutting away of the forest has injured the climate, and renders it more uncertain than it would otherwise be. The dry summers that sometimes occur are, I think, attributable to this cause. But that it is healthy in the extreme is beyond question; both the people and the cattle being living proofs of it. When one sees the purest shorthorn cattle bearing the Canadian winter with shelter and food much inferior to that considered necessary for them in this country, yet in as good a condition as can be desired, one must conclude that the climate is a good one. The heavy yield of all descriptions of crop proves that it is

one suited for the agriculturist. Melons, peaches, grapes, etc., ripening in the open air tell what the summer can do.

CATTLE, SHEEP, HORSES, PIGS, ETC.

I did not visit any of the extensive herds of pure-bred cattle that Canada can boast of, being satisfied that they existed. I may just say that having first imported their stock from this side, they are now able to sell us animals for enormous figures. One that I have seen myself was bought as a nine-month-old calf by Mr. Talbot Crosby, from Mr. Cochrane, of Compton (Eastern Townships), for, if I mistake not, £850.

I thought it more to my purpose to see what class of cattle the ordinary farmer was able to rear, and great was my astonishment to find on farms of 150 or 200 acres (the ordinary size of a Canadian farm), shorthorns of the very best families, which they cross with the native cow, producing very good animals indeed, either for the butcher or the dairy; and sheep that would raise envy in the breasts of some of our flock-masters in this country; the South Downs surprised me much, as I was inclined to think the cold climate would not suit them, and expected they would be small and puny, but such was not the case. Up to the present, the Cotswold seems to be most in favor. The pigs, too, are excellent. I saw some Suffolk and Berkshire pigs in Ontario that would do credit to any breeder in this country. I may mention, in passing, having seen a beautiful shorthorn cow "Isabella," the property of a Mr. Russell, of Markham; she was a perfect animal of her kind.

I shall here say a few words on the prospect of the cattle trade with this country. I believe it to be only in its infancy, and that five years hence Canada will be able to send us one hundred pounds of beef for every one she sends at present, and of almost, if not quite, as good a quality as our home-fed beef. My reasons for this opinion are as follows:—Until a very few years ago, the Canadians had none but native cattle which, when crossed with a good breed, produce very fair animals, but are themselves inferior except for the pail; and as they only required these for dairy purposes or work-oxen, the calves, as a rule, were destroyed as soon as dropped. Now, not only are there several extensive herds of pure-bred cattle in the country, but it is no uncommon thing to find ordinary farmers with a couple of pure-bred bulls and good-sized herds of excellent "grades" (crosses between the native cow and shorthorn or polled Angus bulls, this last-named breed being admirably suited to the country). The calves are all reared, and as dairy farming has not paid so well the last few years, and the cattle trade with England has been tried and is found remunerative, many men have turned exclusively to rearing and feeding cattle for the English market. At present the Canadians are, and will be for some time to come, behind us as feeders; but they are fast finding out the increased value which oil-cakes and other concentrated foods give, not only to their beef, but to the manure. Up to the present, by far the larger number of Canadian cattle sent to us are "distillery fed." A man makes a contract with a distillery company for the "swill;" and this, with hay, is all he gives his beasts. They thrive well and make good beef. When a farmer ties up his cattle he considers them worth about \$2 per cwt. (of 100 lbs) He can buy them for this sum, and is fully satisfied if he gets \$5 per cwt. for them when finished. It appears to me that a little more time and a little more knowledge will make the cattle trade a great success—for Canada. But what about these countries? I may here remark, that our railway companies might do worse than take a lesson from the Canadian brethren on the treatment of cattle while in their care. There is quite as great a difference between the cattle waggons in the two countries as between the passenger cars. In Canada, cattle are taken on at once to their destination, and not kept for hours here or there on the road, as in this country.

I saw some very good Clydesdale sires in Canada; crossed with the Canadian mare they make a good animal, but heavy horses are not required, indeed, would be undesirable there—at least for the farm. The Canadian horse is quite strong enough for the ordinary work, and is a marvel of activity and endurance. I heard some com-

plaints in Manitoba of the mortality among horses imported there, but after sitting behind the same pair for six days, doing forty miles per day on an average, and seeing the treatment they often of necessity undergo in that country, I was only astonished that the death rate was so low; horses in this country would not last two days if they received similar treatment. I have run short of oats, and as a consequence my poor cattle had to go for twenty-four hours with nothing to eat but soft prairie grass, as I was not always able to get even hay. Their gentleness, too, is wonderful. I had a striking example of this, having had to drive a pair of horses over sixty miles with their shoulders literally cut away; doing so nearly sickened me, but there was no help for it, and yet the noble brutes never even winced. I have got into difficulties and out of them again, without hurt to either horse or trap, that in this country would have meant the utter destruction of both. They seem to take everything in a most matter-of-fact manner; if down, they will lie quiet until freed, and yet are full of pluck.

CROPS AND FRUIT.

Considering the cultivation they get, the crops of all kinds in Ontario were very good. I shall give what I was told was the average yield of some of the principal crops, but I would say that it is absolutely absurd to talk of the average yield of any crop either in Ontario or the North-West, one man being able to raise thirty bushels of wheat and fifty of barley to the acre, while his neighbor under similar conditions, but with less skill, can only raise sixteen of the one and thirty-five of the other. "Average yields," under these circumstances, are no criterion of what the soil can do; it is my belief that most of the arable land in Canada, if properly worked, will produce crops as heavy as any land in the world—of course allowing for climatic influences. Here are the yields as I got them: Spring wheat, 14 to 19 bushels per acre; fall ditto, 24; barley, about 40; oats, about 45; peas, 25 to 30; potatoes, 300 to 400; turnips, 600 to 800; mangels, about 1,000.

It must be remembered that these crops are raised on land, for the most part, indifferently farmed; crop after crop of wheat being taken from it for years in succession with the least possible quantity of manure—indeed, in some cases none. The Canadians are utterly innocent of the use of artificial manures. But contact with Old Country farmers, and the strong common-sense of the Canadian, will soon improve his farming; and I think I am safe in saying that, with improved agriculture, an increased yield of at least one-third would result. I saw a field of carrots, mangels and turnips, grown by Mr. Rennie, of Scarborough, on virgin soil; they were better than I have ever seen in this country. Mr. Rennie, who is an exceedingly intelligent man, showed me, with honest pride, some of his ploughed land. No doubt the friable soil he had to deal with did not present the difficulties to the plough that our heavier and more stony land does; but if Mr. Rennie throws down the gauntlet to the ploughmen of this country, I would advise none but the very best to take it up.

Timothy is the "tame" grass, as they call it, usually sown for pasture or hay; they also use "orchard grass," answering to our cock's-foot, which is a good pasture grass. Timothy yields from two to three tons per acre at one cutting; and when the season admits of it there is usually a second cutting of about equal weight. In Canada the acre is a statute acre. Some of the farmers have tried "lucerne" as a soiling crop with great success; on fair land it may be cut three times a year, and yields from two to three tons each cutting. Clovers do well; but the best crop is maize, which is cut when about ten inches high, and gives a wonderful return. They have tried Italian rye-grass, but it has been a complete failure.

Taken altogether, Canada is not such a fruit country as I had imagined. In Quebec little or none is grown; the same may be said of Manitoba and the North-West. Ontario, however, is exceptionally adapted for fruit-culture. Apples grow to perfection all through the Province, and no homestead is complete without its orchard of from five to ten acres. It struck me that most of the farmers make a mistake in planting too many varieties, as they seldom have enough of any one kind for export-

tation. The southern part of the Province is a perfect fruit-garden, producing grapes, peaches, etc., in great abundance, and of very good quality, though not equal to our hot-house grapes and peaches. If the members of the Fruit Growers Association are any judges of the suitability of the climate, etc., (and we must suppose they are), the more tender kinds of fruits are not grown at all to the extent they might be. A member told me that owing to the elevation of the country about Guelph and the nature of the soil, it might be taken for granted that any fruit which could be raised in that district would do well in any part of the Province. At Guelph I saw, in the garden of the Agricultural School, about twenty varieties of grapes growing in the open air apparently to perfection. I had also the pleasure of walking through Mr. Stephenson's extensive orchards, in which I saw a variety of fruits of wonderful excellence.

DISEASES OF CROPS AND ANIMALS.

Both cattle and crops are wonderfully free from disease; in fact, neither horned cattle, sheep, nor horses seem to be affected with the diseases to which they are usually liable in these countries. Wheat suffers occasionally both from smut and rust, but to no great extent, and the former is preventible. A dry summer generally leaves the turnips to the mercy of the fly. The pea is sometimes a good deal damaged by the ravages of a little insect. The potato-bug, although known in Canada, is no longer regarded with the feelings of dismay it excited at first. A little Paris green, about 1 pound to the acre, generally makes short work of this pest. It is a curious fact that it seldom attacks potatoes planted in new land.

SIZE OF FARMS.

The ordinary Ontario farm is from 100 to 300 acres; the capital considered necessary for proper working is from £2 10s. to £3 an acre. The houses of the better class of farmers are comfortable brick structures of the Swiss villa style, and are many degrees more elegant and comfortable than the houses of better-off men at home. The same cannot always be said of their out-offices, however, though these are said to have been much improved within the last few years. Every homestead has a large cellar in which to store roots. The farms are generally divided into good-sized fields by wooden fences; one rarely comes across a ditch or wall, but I have seen a hedge of the Osage orange, which makes a capital fence, the shrub being of a prickly nature. The snake fence is a useful one, easily made, but is untidy-looking; it is gradually disappearing. Owing to dry climate, fence rails last for many years. Lately a barbed fencing wire has been introduced. It is an effective but dangerous one, and one, I hope, that will never be introduced here, or else good-by to hunting. If an animal rubs against it, it is sure to be torn by the barbs; I saw two or three horses terribly injured by it. Each farm has, as rule, a good water supply, for though there are not many running streams, there is any quantity of excellent water to be had by sinking for it, and there are numbers of good-sized rivers. There is usually sufficient timber on the farm for fuel and fencing purposes, and young plantations are being made on many of them. Numbers of these farms are now in the market, the price, which includes all improvements, varying from £20 an acre, round Toronto, to £8, in the more distant parts of the Province. An excellent farm can be had, with well-built brick dwelling-house, out-offices, etc., in a good district, for about £12 an acre. There are three causes at work which place these farms in the market:—1st. Many farmers have so run down naturally good land that they find it no longer profitable to farm it in the old way, and are either ignorant of how to bring it into heart again, or have not capital enough to enable them to do so, and must therefore sell. 2nd. Many find the 200-acre farm too small to keep a large family together. The sons, of course, wish to settle on farms of their own, and Manitoba, or the North-West is the place they naturally turn to, and the capital realised by the sale of their 200 acres in Ontario is ample to start the largest

family most advantageously in this new country. 3rd. Many farmers, having made money and liking town life, prefer to sell their farms and go into business.

Let it be remembered that the capital the original settlers started with to clear away the mighty forests was the strength of their muscular arms.

WAGES AND TAXES.

Wages are high, good men receiving from £30 to £35 a year with board in Ontario; women-servant £20 to £25. Taxes are a mere bagatelle, amounting to about 1s. per acre, school-rate included.

I was agreeably surprised to find that drunkenness is not common in Canada; indeed, I was struck by the absence of spirituous liquors at the dinner-table in the hotels, and was amused when told by a waiter that any doubt about the nationality of a guest vanishes the moment he orders wine or beer, that being a sure sign of his hailing from the Old Country.

The rates of interest charged for money in Canada are very high; it is quite easy to get from 8 to 10 per cent. with the very best security.

ROADS.

The roads are not so good as those in England. Road-rates are paid by labor, and, judging by the work done, the system is a bad one.

FREE LAND.

There is still some free-grant land in Ontario, in the Muskoka district, principally brush. The land, I believe, is good, but I did not visit it.

AGRICULTURAL COLLEGE.

I cannot conclude my remarks on Ontario without mentioning the Agricultural College at Guelph. Guelph itself is a fair-sized town in the county of Wellington, in the centre of a well-cultivated district. The land is pretty good, but not so rich as some other portions of the Province. There are several extensive breeders of both shorthorns and Herefords in the neighborhood; indeed, all the cattle in the district were particularly fine. The college is about a mile from the town, and is supported by the Province of Ontario. The farm connected with it contains about 500 acres. I inspected the system of instruction, which is very complete, including not only ordinary agriculture and stock raising, but a practical knowledge of chemistry and veterinary science, two very valuable branches to the farmer, and very little known. The ordinary education of the student is not neglected, for I see an English and mathematical course laid down, which, if taken advantage of, will give the future farmer something more than his bullocks to think and talk of. Nor is horticulture forgotten, and I saw for myself that the student had, in the extensive gardens connected with the college, ample opportunity of making himself acquainted with that art which will enable him hereafter to beautify his homestead and supply his table with vegetable luxuries.

Among the live-stock, six breeds of cattle are represented, *i.e.*, Shorthorns, Herefords, Devons, Aberdeen polls, Galloways and Ayrshires. Of sheep, they have Cotswolds, Leicesters, South Downs and Oxford Downs. There are also some very good Berkshire pigs. The fields, which, as nearly as possible, contain 20 acres each, are fenced with straight board-fences, and are extremely clean.

Turn where you will, evidences of careful management and sound judgment meet you; but one would expect nothing else after having conversed with Professor Brown, who has the practical working of the farm. Professor Brown is making some experiments in cattle feeding and breeding, and with various crops, which I am sure will result in much good. From Mr. Mills, the able president, I received great kind-

ness. Not only did he, in conjunction with Professor Brown, show me through the various departments of the college, etc., but afterwards drove to several interesting places in the neighborhood.

MANITOBA.

On my way to Winnipeg I stopped a day at Chicago—a wonderful city, but one which, all the same, I should prefer to live out of. It bears about as much mark of the fearful fire which left it a heap of ashes a few years since, as London does of the “Great Fire;” and its magnificent stone buildings preclude the possibility of a repetition of such a disaster. I visited the stock-yards, and found half the cattle and pig pens empty. I was informed it was a very small market. There were about 50,000 pigs and some 10,000 head of cattle. I went through one of the large slaughtering-houses (Fowler’s), and saw the whole process of bacon-curing. It was marvellous, but very disgusting. They kill, on an average, 8,000 pigs a day in this establishment. The corn-elevators in Chicago are worth seeing; I was surprised and delighted at the rapidity with which they either load or unload a corn vessel. Some of them hold as much as 500,000 bushels, and one, I believe, is capable of containing 1,000,000.

I stopped for a few hours at Minneapolis, celebrated for its wonderful mills. I went through one of them—the largest, they say, in the world—and was amazed at the perfect cleanliness of the whole place. There were numbers of ladies walking about, looking at the various operations, and their black dresses were as free from dust as they would be in a drawing-room.

While passing through Minnesota I saw one of the many ruses the Americans practice to prevent emigrants going into Manitoba, in which they see such a powerful competitor. I mention it here, as it may prevent many persons being deceived. I left my own carriage and went into one full of emigrants, for the purpose of questioning them as to their destination, prospects, etc. At one of the stations I remarked two Yankees, apparently farmers, chatting together in the telegraph-office. A little before the train started they got on board, but evidently wished to be thought strangers to each other. After a short time, one of them entered into conversation with a Scotch emigrant, and discoursed eloquently on the horrors of Manitoba—said that it was a swamp, that he had gone up there to farm, had lost nearly all he possessed, and given it up as a bad job. He called the whole thing “a big take-in” on the part of the Canadian Government. The other fellow, meanwhile, joined in and recounted his experience to a gaping audience; and then both praised Minnesota and Dakota in the most extravagant terms, pointing out the very country we were passing through (splendid land some of it appeared to be) as a specimen of what they could get for next to nothing if they chose to settle in the neighborhoods in which they said they had just taken up land—curiously enough, one in Minnesota, the other in Dakota. I don’t know how it ended, but I have little doubt they induced some of their hearers to remain in the States. The men were afterwards pointed out to me as “touters.” I may say that great inducements were offered me by a land agent if I would consent to remain in Minnesota and get some of my friends to come out and join me there. To any one intending going to Manitoba or the North-West, I would decidedly say, do not be kept back by any of the numerous American agents you will meet, no matter what apparent advantages they may offer you. Undoubtedly the land in northern Minnesota and Dakota is nearly as good as that in Manitoba; but most of the good land—indeed, all of it within convenient distance of the railway—is in the hands of the railway company, and is dearer than land in Canada. Another thing the settler must bear in mind is that the average yield of Minnesota is but 18 bushels per acre, while that of Manitoba is 25.

A short time after leaving the station of St. Vincent we were whirled across that imaginary line which separates the United States from Canada, and I was at last in that land which had been haunting me day and night for months past—Manitoba. Must I confess it, my feelings were at first anything but jubilant. At Winnipeg, however, the bustle and business-like air that pervaded the whole place, late as the hour was,

nine at night, reassured me somewhat, and this feeling was strengthened on reaching the "Queen's" hotel, where I was shown into a most comfortable bedroom, as nicely furnished as one could wish. Next morning—Sunday—I explored the city, and was utterly astonished at what I saw. Some eight or nine years ago Winnipeg was a wretched village with a couple of hundred inhabitants; now it is a thriving go-ahead little city of 12,000 or 13,000 inhabitants, the floating population alone being estimated at 1,000. I went into the Presbyterian place of worship and found assembled 1,200 to 1,300 fashionably-dressed persons; in fact, but for the organ, which I consider a decided improvement, it would not have been hard to believe I was in the church of some Presbyterian divine in the good town of Belfast.

Two very fine rivers join at the city of Winnipeg—the Assiniboine and the Red River, which are navigable for hundreds of miles. To give some idea of the importance of Winnipeg, I may say that it supports three banks and some eight or ten very good hotels; has a very nice club and six or eight churches, which are generally well filled. There is a very fine college and public schools; the shops are much better than in any town of equal size in Ireland. One can get almost anything, from a "white elephant" to a lady's hair-pin in them. The trade is both extensive and brisk.

On Monday I called on Mr. Hespeler, the Government agent at Winnipeg, who procured me horses, etc., with which to commence my journey North-West. I take this opportunity of thanking both him and Mr. Reed, the intelligent head of the Land Department at Winnipeg, and also Mr. Desbrow, for their kindness in getting me information and facilitating my movements in the country, and I believe I am safe in saying that any settler calling upon these gentlemen will receive courteous attention at their hands and valuable and reliable information. Mr. Hespeler introduced me to a Member of Parliament from Ontario, who wished to see part of the country, and asked if I would allow him to be my travelling companion for a few days, to which I gladly consented. This gentleman is an example of what a little pluck can do in Canada. Thirty-two years ago he arrived in Ontario with no capital but his trade, that of a blacksmith; he has now retired from business, having amassed a large fortune, and is spending his time in travelling and in attending to his Parliamentary duties. I started at noon on one of the hottest days of this year in Manitoba, on my North-West journey, but I felt no inconvenience from the heat, except being compelled to take my team along very slowly. For some miles outside of the municipal boundaries there is a good deal of low scrubby land, this district being a half-breed reserve settled almost entirely by half-breeds whose farming is not good. Yet, in spite of this, the evident want of drainage, and a late season, I saw some wonderfully heavy crops of wheat. The soil surprised me greatly. Having heard a good deal of it, I was prepared for something uncommon, but did not expect the black, rich, heavy loam which I found. I went but twenty-five miles the first evening, stopped at a small wayside inn for the night. My landlord took me to see a field of barley, sown on the 12th July—it was eight or nine inches high on the 6th of August when I saw it. He told me that if the September frosts—a light frost sometimes comes for a night or two early in September—did not cut it off, it would yield a fair return. To this point, and for some miles beyond it, the country seemed to need draining. Here I made my first acquaintance with the mosquito, or rather with a whole family of them. I had met single members of the tribe before, and I must say I should have preferred their room to their company. Next morning I started on my way at 5.30 a.m., and had to make a detour of nine miles to avoid an impassable part of the track. Now that the Province has been divided into municipal divisions there will be some effort at road-making. I was not sorry to leave the beaten track and have to strike out a course for myself through the prairie, it was a novel and enjoyable experience. I found the prairie not nearly so monotonous or uninteresting as I expected; there was not much heavy timber, but quite enough of one sort or another to brighten up the landscape, and a good deal of it was large enough for building purposes. From Poplar Point to Portage la Prairie, the land seemed perfection; dry and workable soil, light, but rich in the extreme—evidence,

the magnificent crops of wheat we passed. I was greatly surprised by the number and variety of the birds—one species, resembling our blackbird, is becoming quite a nuisance, there are such numbers of them. However, they can easily be shot down if necessary. A farmer to whom I spoke of them shook his head, and said, "They are bad enough, but there's plenty for us all; in spite of them I shall have over thirty-five bushels to the acre." About High Bluff I saw several Indian encampments, they looked very picturesque, but less so than the occupiers with their peculiar dress. I had the curiosity to enter one of their wigwams—they might be cleaner without being open to the charge of fastidiousness. Portage la Prairie, which a few years ago was part of an uninhabited waste, is now a thriving little town with a couple of hotels, and half-a-dozen machine depôts. About twelve miles from Portage a Mr. McKenzie has very extensive farms. I was received by him with much kindness. Mr. McKenzie showed me two fields of what, off one of which he had taken ten crops in succession, off the other, two; the crops I saw were the eleventh and third, and the eleventh was ever so much better than the third, the ear being longer and the grain larger, while the straw was less luxuriant. He showed me two shorthorn bulls just up from Ontario; they were fair animals. Mr. McKenzie considers that cattle do even better in Manitoba than Ontario, in spite of the more severe winter—severe as regards degrees of frost only; otherwise it is a less trying winter, and cattle have not to be housed longer than in the lower Province. He is a good authority, having been an Ontario farmer himself. On this farm I saw some excellent roots, beet and mangel, and a magnificent crop of potatoes. About twenty or twenty-five miles north-west of Portage, there is a belt of poor land some twenty miles wide. As soon as that is crossed you get into beautiful dry rich rolling prairie, practically unlimited in extent. On my return journey I made another detour and was much pleased with the country. The great numbers of cattle I passed in wonderful good condition shows plainly they can be kept without difficulty during the winter. These cattle were large, coarse, thick-skinned brutes, that a grazer in this country would despair of making anything of, yet here they were quite fat, and this after passing through the severest winter the Manitobans remember. So much for the prairie grass; the introduction of good blood will give it worthier subjects to feed. I saw many magnificent work-oxen among them, and the cows, as a rule, appeared to be good milkers. These oxen are used for draught, and their great strength making them particularly so in a country intersected with "slews" and broken land. For "breaking" the prairie they are invaluable, the sod being very tough, making it hard for horses; besides, the ox requires no food but grass, and the horse cannot live without a liberal supply of oats. I am told that the oxen trained in Manitoba are much better and faster than those brought from the United States; the latter are usually slow and very stubborn. I was amused on one occasion by the remark of an ox-driver. He had a pair of truly obstinate brutes to deal with, and was using both his whip and very unparliamentary language without seeming to affect either their hides or hearts much. I said to him, "You seem to have rather a hard time of it, my friend, since you find cursing and the whip no good. Why not try a blessing and a little gentle persuasion?" "No use," said he; "I tried those in the beginning. I have been driving oxen for the last five years, and though you would scarce believe it, I was a religious man when I began, but I have at last come to the conclusion that one can't serve God and drive oxen; it is impossible." The best authorities, however, tell me it is not impossible; that abuse seems to stupify the animal, but that gentleness with a judicious use of the whip will make them do good work. I reached Winnipeg late at night, the last ten miles having been got over amid the glories of the most magnificent thunderstorm I ever witnessed—the lightning was vivid beyond imagination. The thunder was not very loud or frequent, but the noise of the rain was quite sufficient to make up for this. There are usually a number of these thunder-storms during the summer, but very rarely is any damage done by them. Next day I left Winnipeg, prepared for camping out—and a most enjoyable way of living it is—and started in a south-westerly direction. I met my first mishap crossing the ferry just outside Winnipeg; my horses fell "all of a heap" on the ferry

boat, but lay quietly till we relieved them, and then got up uninjured. We travelled for some miles close to the river; the land was first rate, and much of it was covered with light timber. Near Morris I was struck by the peculiar appearance of some fields of wheat, part of which seemed to have failed, or to have suffered from some blight, while the rest was covered by a luxuriant crop. On inquiring the cause, the owner told me it was the effect of a hail-storm. These hail-storms sometimes do damage; they generally occur in July, and are extremely partial, cutting the crops down in a belt perhaps a mile wide, but perfectly straight, right through the district visited. It is well they are not very frequent. The farmers, however, do not make much of it, as they say there is always enough left to pay them. The return is generally eight bushels instead of twenty-five. Leaving Morris behind, I passed through an immense marsh on my way to the "Lowe Farm." The Messrs. Lowe have something like 19,000 acres in this neighborhood in two farms. The land is excellent, but too wet; it is admirably suited for stock-raising, as there is abundance of hay. There is some difficulty about the water-supply, which, I am sure, will be overcome. They are fortunate enough to have one of the Government cuttings run near them, which drain their land thoroughly, and it will then be fit for any purpose. I had from this place a drive through many miles of flat treeless prairie, much of it marshy, and I could boast a fair experience in the art of extricating myself from a "slew," by the time I reached Nelsonville, the land about which is very fine, rolling, dry and rich. Here I met a North of Ireland farmer, who seemed much pleased with the country: he had taken up 320 acres. My next drive was through the Pembina Mountains. I was greatly pleased with the land, which is rich and very easily worked. Three years ago there were not a dozen settlers in the whole district; now for fifty miles round there are few, if any, quarter-sections unoccupied. In the big Pembina Valley, which is a really beautiful spot, I met two young Irishmen, Messrs. Armstrong and Atchison, whose only cause for grumbling was the scarcity of wives; they told me if I could bring out a cargo of eligible young ladies, I would make my fortune. Here two days' rain gave me a very disagreeable opportunity of judging what wet weather in Manitoba is. I was, however, none the worse for a thorough drenching, nor for having to let my clothes dry on me: I should not like to try the experiment in this country. Remarking on my escape to a settler, he said, "Pooh! I am here four years and have never heard a man cough yet." I saw a good deal of the country in the direction of Rock Lake, but had not time to go as far as the Turtle Mountains. I next visited Mountain City, the property of Dr. Codd and Mr. Bradley. As this embryo city occupies a good and central position as regards some of the other towns, and is in the middle of a rich district, the owners may be congratulated.

About ten miles east of Mountain City is the Mennonite Reserve, which stretches forty miles towards Emerson. These people have a tract of magnificent land; they are very thrifty and hard working, and, as contract laborers, are much better and cheaper than any others in the Province. But they are not over-clean, either in their persons or in farming. Their crops were very good, but showed careless cultivation. They grow very fine flax for seed. Their cattle also are very numerous and of fair quality.

Having spent a good while examining this settlement, I started for Emerson, which place I reached late in the evening, and left it next day on my homeward journey, having travelled over several hundred miles of the country; and yet I feel it almost presumptuous to speak as having seen it, so small was the portion I examined compared with the vast whole. I shall now give some idea of the crops, climate, etc., under their various heads, and state the conclusions I drew from my visit.

CLIMATE AND SEASONS.

The climate of Manitoba and the North-West is one of their most serious drawbacks, but we are inclined to look upon it as a much more serious affair than it really is. Description will do little to remove these impressions; it must be experienced to be

understood. At home, excessive heat is generally accompanied by oppressiveness, with its attendant weariness and inertia; and cold, as a rule, with dampness, makes it raw and piercing. Now this is not the case in Manitoba or the North-West. The heat at 100° was undoubtedly very intense, but—and I speak from personal experience—without sultriness. I perspired freely, but otherwise felt no inconvenience, and had energy enough for any amount of work. This was an unusual degree of heat; the summer mean is, I believe, about 70° . Usually during summer there is a pleasant breeze, and the higher the thermometer stands the more likely is there to be a breeze. No matter how hot the day, the night is sure to be cool. In winter the cold is very great, but nothing like what it is at home in proportion to the degree of frost; if it were animal life would cease, for the thermometer sometimes sinks to 40° to 50° below zero—just imagine what that would mean in England!—but when it does so it is certain to be accompanied by a bright and perfectly still atmosphere and a warm sun. However, as a rule, it stands at from 10° to 15° . As I had not an opportunity of experiencing it myself, I was not content with the testimony of the ordinary settler concerning it, but had that of such men as the Bishop of the Saskatchewan and clergymen of various denominations, as well as bankers and others, on whose opinion I could rely. All agreed in saying that one feels no colder when the thermometer stands at 40° than when it is at 10° below zero, and that winter is a delightful part of the year. Numbers of people from Ontario said the climate of Manitoba compared favorably with that of Ontario. There are, however, slight deviations which are intensely disagreeable. In the summer there are sometimes extremely high winds hail storms, and in the winter of storms and snow—"blizzards," as they are called. In spring and early autumn frosts sometimes occur, which do no good to the crops; but all these things apply to the Western States of America just as much as they do to Manitoba. Indians camp out in their wretched canvas-covered tents during the most severe winters, and white men, when hunting, have often to do the same, and think nothing of it. A curious fact is that Europeans, for the first two winters, bear the cold better than the Canadians themselves. Snow does not fall to any extent till the beginning of the year, and seldom exceeds an average of eighteen or twenty inches in depth. When the thaw comes it is unaccompanied by the abominable slushiness we have at home; the snow evaporates, leaving the ground dry. During spring and early summer an immense deal of rain falls; drought, which so often ruins the farmer in the United States, never occurs here. The dews are so heavy that one would imagine there had been a fall of rain in the night. The seasons are as follows: Spring, April and May; summer, June, July and August, and part of September; autumn, part of September to the middle of November; and then winter. Of course in so extensive a country as Canada there is some slight difference in climate. In Ontario the harvest is ten days earlier than in Manitoba. All agree that as regards health the climate of the North-West cannot be surpassed.

SOIL.

The soil varies much, as it is natural to suppose over so large a tract; but as a rule it is a rich, black, vegetable mould, working very like clay—rich beyond imagination—and resting on a marly clay. The depth of the surface soil varies a good deal, in some places not more than ten or twelve inches, in others as many feet. I am informed that chemical analysis have proved the soil to be the best adapted of any in the world for the growth of wheat, and certainly practical experience bears this out. It is very easily worked, becoming as fine as powder. However, there are all descriptions of soil to be had here, from the heaviest clay to the lightest sandy loam.

PRODUCTS.

Wheat, of course, is the principal product, barley next, and then oats. Indian corn (maize) does fairly in some places, but is not grown to any extent. Oats seem to ripen too fast, and while it yields a great number of bushels to the acre, is not up

to the mark as regards quality. Potatoes are an excellent crop, both as regards quantity and quality (though I did meet some of a poor enough description); all roots grow to perfection. Among the grasses timothy and cocksfoot prove a success; clover yields a good return; lucerne and Hungarian grass thrive wonderfully. As regards the average yield I must say of this country as of Ontario, that it is absurd to strike an average. About twenty-five bushels is given as the average for wheat, but I have seen forty-five to the acre; six to eight tons is considered an ordinary crop of potatoes, with the most extraordinarily rough cultivation. Of course, climate is a very important factor, but I have no hesitation in saying that any man who understands his business can secure in Manitoba heavier yields of any crop that will grow there than he can in this country, and with one-half the labor and expense. The natural grass is wonderfully nutritious, and is excellent food for cattle and sheep. Sheep-farming is getting more and more popular every day. Curiously, the sheep seems to prefer the coarser parts of the grass. I am doubtful of Manitoba ever being a fruit country; strawberries, raspberries, currants and plums will do well, and grow abundantly in a wild state; and I have seen apple trees that looked as if they might bear—it seemed a struggle with them to hold their ground; but peaches, grapes, etc., will not grow. Melons, tomatoes, etc., can be grown in any quantity, and of the very finest description, in the open air. Those I saw I thought finer than any I had seen in Ontario. Garden vegetables of all descriptions abound, and I was delighted by the blaze of color the flower gardens in front of the Mennonites' houses presented.

CULTIVATION.

June and July, and, in a wet year, part of August, is the time for breaking the prairie; the sap is well up in the grass, etc., which is easily killed by the summer heat when turned up, and the ground is wet, making easy ploughing. The sod is merely pared, the more lightly the better; the furrow turned is about fifteen inches wide. In the autumn or spring the furrows are backset, the plough turning about three inches of soil. In the spring the seed is sown, often without further ploughing, and harrowed in; as often as not, rolling is neglected. Wheat is sown from the 15th of April to the 15th of May, the earlier the better; oats till the end of May, and barley till the end of June. I have seen barley doing well that was sown on the 10th of July. The quantity of seed per acre is about the same of each, viz., two bushels. Harvest begins in the middle of August; potatoes, turnips, etc., can be sown till the 20th of June, and fall ploughing, the great secret of success, can be carried well into November. The hay harvest, in July, is a simple affair. Prairie hay costs about a dollar a ton by the time it is in the stack; a crop can be raised on the turned-up sod, but except as a makeshift the first year, it ought not to be done, the yield is sure to be poor. The farming implements are all of the very best description, made with a view to the saving of labor. A man with a breaking plough and a good team can break or backset one and a-half or two acres per day, and with a gang plough and four horses about double that quantity. With a self-binding reaping machine attended by two stokers, from twelve to fifteen acres can be cut, bound and stooked in a day. I have seen these machines do wonderfully clean work. Manure is of no value, and is either burned or carted to the nearest river (the Mennonites make fuel of it). It will be years before the land requires it, or indeed would bear it. I do not say that our high-class English and Scotch farming is at all necessary for success, but I am persuaded, and it is proved, that care and skill are amply rewarded; no farmer need fear failure in Manitoba. I have, among my notes, a list of fourteen men all getting on well, who told me that until they came to Manitoba they never lived out of town.

MARKETS.

Up to the present, and for some years to come, there is a ready market in the country for all kinds of produce, owing to the influx of settlers. The prices to be had for everything would almost pay in this country; wheat, in out-of-the-way places,

\$1½ to \$2 per bushel, and I have been charged as high as \$1 a bushel for oats—the general price is about 70c.; potatoes as high as 40c., and everything else in proportion. Timothy hay sells readily for \$15 per ton. Two shillings a bushel for wheat on the farm would pay the grower. Long before the country is settled enough to lower these prices Liverpool will be the market for Manitoba and the North-West. Since my return from Canada I had the pleasure of hearing that the Canadian Government have made arrangements with a number of English capitalists for the construction of the Canadian Pacific Railway, binding them to have it finished within ten years. The line will be about 2,800 miles long, so it is natural to suppose that within three years at furthest between 800 and 1,000 miles of it will be completed; this, with two or three branch lines, which are also under contract, will open up and bring within marketable distance of Liverpool a tract of country that, no matter how rapidly settlement progresses, cannot all be taken up, much less cultivated, for the next forty; besides this, in May of the present year, the Government granted a charter to a company entitled the Winnipeg and Hudson's Bay Company, who want to open up the Hudson's Bay route; they are bound to have the railway to Port Nelson opened within six years. It is supposed that steamers, made on the same principle as the sealing steamers, will be able to navigate Hudson's Bay for three months of the year. This route will bring the great wheat fields of the North-West nearer to Liverpool than New York is, so that on the score of markets for their produce the settlers have every reason to be satisfied. I think I am safe in saying that it will be possible to place wheat from the Saskatchewan on the Liverpool market for about 28s. per quarter, if not less, with profit to the farmer. And by the American storage system (our warehousing plan extended) a farmer might almost sell his corn to a buyer in Liverpool while it was still at the railway station nearest his homestead. By this I mean that a broker in Liverpool would feel himself safe in buying it. There is an elevator at almost every station for storing the corn. When it is taken in it is graded, and the owner is given a docket showing the grade and number of bushels, which docket is negotiable anywhere.

CATTLE, SHEEP AND HORSES

thrive well, and in spite of the long winter, during which they must be housed. Stock-raising is found very profitable, hay can be had in abundance, and cattle keep their condition well on it. I see no reason why they could not be shipped to England from Manitoba when the Canadian Pacific Railway is finished. At present there are not many well-bred cattle or sheep in the country, but the number is increasing rapidly year by year. I made searching inquiries regarding the danger of spear-grass to sheep, and found it was very much exaggerated; it is only to the careless or lazy farmer it presents any difficulty; it is by no means common, and in the districts where it grows it can be rendered harmless by eating it down early, or by running a mowing machine over the patches of ground covered by it. I heard some complaints about the difficulty of keeping horses in Manitoba. In my opinion, and I judge by what I saw, it would be entirely obviated by supplying plenty of good hay and oats. Horses cannot live on the prairie grass. Mules are extremely good, some of them magnificent brutes, standing seventeen hands high; they seemed to grow fat on the grass, and are altogether hardier and more adapted to the country in its present state (till more timothy and oats are grown) than the horse, but they are much dearer. Oxen, however, are the mainstay of the farmer in cultivating his farm, in fact, in breaking the prairie he could scarcely do without them—they are powerful brutes, and for oxen, are wonderfully active; they cost nothing for keep, and also have the advantage of being cheaper than either horses or mules. An ox costs about £14, a horse about £25, and a mule about £35. Good milch cows can be had for about £8; sheep, 12s. to 18s. each. I forgot to say that the pig seems to be at home here, as everywhere else. I saw some prize Berkshires, eighty miles from Winnipeg, that had been brought from Ontario, and seemed happy in their new quarters. The ordinary diseases to which stock are liable in Ireland are unknown in any part of Canada, nor is there any, that I heard of, peculiar to the country.

TREE CULTURE

is comparatively easy. The soil must be dry, and in a state of thorough cultivation. Make the pits one-half deeper and wider than the roots require, and plant one inch higher than the old mark on the stem, at a distance of about seven feet apart in every direction. In making a plantation, if possible let a convex surface be presented to the prevailing wind, as this will greatly aid the growth. Keep the ground free from weeds and long grass among the trees, and, as the plantation rises, cut just enough to prevent the trees interfering with one another's growth. Spring, from 1st of April to 1st June, is the time for planting. Two men ought to set about 200 trees a day. When the ground is ready for them, let the plantation be fenced in and protected from prairie fires, the natural enemy of forests in the North-West. It will be said, Where are trees to be had? There are millions of young plants in any of the belts of timber growing along the river banks. Many species grow from cuttings, in particular the cottonwood tree. In planting cuttings, sink them deep, leaving but one or two buds above the ground. Other kinds grow very rapidly from seed, particularly the soft maple, which I have seen 18 inches high nine months after the seed was sown; and plants but ten years old were from 8 to 10 feet high, and quite bushy. These are beautiful and useful trees. The seed is to be had in abundance. It ripens in June, and should be sown at once, as if it dries it fails to grow.

Perhaps I have been too particular in giving these details, but I consider tree cultivation of the utmost importance. Nothing can speak more strongly for the luxuriance of the natural grasses, and consequently for the richness of the soil, than the fact that these great treeless prairies do not suffer from drought, and are so wonderfully productive. It is well known that the destruction of forests over large tracts of country is usually productive of barrenness of the soil from two causes: 1st. Moisture is not attracted; 2nd. Any moisture there may be is evaporated from want of protection. Tree planting also has a material effect upon the temperature, and breaks the force of the winds, etc. While I do not say that the North-West requires increased dampness, nor would it be an improvement in such a cold country, the value of the shelter afforded by plantation, putting other considerations aside, cannot be calculated. If the Government would again put the tree culture regulations in force, and have some simple instructions drawn up and circulated among the settlers, and forced the regulations to be rightly adhered to, I think it would benefit the country.

FENCING

is an easy operation. I have known two men put down an English mile long of fencing in a day. The snake fence is much used.

BUILDING

is not at all so difficult as I had supposed. A settler can, by giving his own labor and that of his oxen, and hiring a man who understands the building of log-houses, have a comfortable log house put up—about 18 by 22 feet inside, with a good loft overhead, well thatched, the crevices filled in with brick-clay, and nicely white-washed—for about £15. These huts are warm and comfortable. Better class houses are expensive, as lumber is dear in Manitoba, on account of the scarcity of timber. However, brick-clay can be had almost anywhere, and I believe bricks will soon be commonly used. The wooden houses in Winnipeg are being rapidly replaced by handsome brick structures.

WATER.

The settler must, above all things, make sure that there is a good supply of water in a neighborhood before he decides on taking land there. Very often there is none but brackish water to be had in a whole district—sometimes none at all; but, as a rule, there is an inexhaustible supply of delicious water to be had by digging from 16 to 40 feet for it.

FUEL.

Timber is the principal fuel, but there are large peat-bogs in the country which, when properly utilized, will yield a fine supply of splendid fuel. It is black, hard peat, and gives an intense heat. There is also an ample supply of coal in the Saskatchewan district, which will come into use on the completion of the railway.

LABOR.

There are plenty of men to be had, but wages are high. A man will earn from 8s. 4d. to 12. 6d. per day during the spring and summer; but £20 to £40 a year with board is the usual hire of a man by the year. Women servants are scarce, and command almost as high wages as the men. Cultivating can be done by contract, and for men of capital is by no means a bad plan. Cultivating by contract costs—for ploughing, sowing, cutting and threshing—about £2 5s. the first year, and £1 13s. after. The Mennonites do this kind of work cheaper and better than the Canadians. A Mennonite will break an acre of ground for \$2.50 while a Canadian charges \$4.

PROVISIONS, MACHINERY, ETC.

Winnipeg is by no means a cheap place to live in, at present at least; tea, coffee, sugar and meat are fully a third dearer than in Ontario. However, this will not be for long, and even now makes very little difference to the settler.

Farming implements are much dearer in Winnipeg than in Ontario. And I believe, in spite of what is said to the contrary, that it would pay the settler to bring the heavier articles of his outfit with him from Ontario.

I was, however, glad to hear that lately several houses have opened on the "ready cash" system, and are selling much cheaper than the credit houses, as is but natural. But what pleased me most in the matter was that the farmers are nearly all taking advantage of them, which speaks well for the country.

DRAINAGE AND ROADS.

These two may well go together, for until the country is properly drained there can be no roads, and the present tracts over the prairie have neither right nor title to the name. During fine weather they are uncommonly pleasant for travelling on, as the beaten soil becomes as hard as metal, but a single shower changes the aspect terribly, and the traveller finds himself floundering in a mass of black, sticky mud. This is a characteristic of Manitoba only; the North-West is much higher and drier and requires little if any drainage, so that the tracks are always in fair condition. Manitoba, on the other hand, is rather low and wet, but there is very little of it that cannot be easily drained, and the Government are spending \$100,000 a year on drainage works; they are making deep cuttings all through the country, so the farmer can easily manage the rest by surface drainage; this must soon have a wonderful effect. Within the last twelve months the Province of Manitoba has been divided into municipal divisions, and each division is bound to see after the proper maintenance of its roads and other public works.

SCHOOLS AND TAXES.

The taxes in Manitoba are so light that they are not worth mentioning; they do not amount to more than a few pence an acre. Schools here, as in Ontario, are supported by taxation; of course they are not yet very numerous, but they are quite adequate for the requirements of the country, and will I am sure be kept so.

PURCHASE AND DIVISION OF LAND.

The country is divided into belts, 5, 15, 20 and 50 miles wide on each side of the railway; these belts are again divided into townships of 6 square miles each; these

sections again are divided into quarter-sections of 160 acres each. Two sections in each township are set apart for school purposes, and two belong to the Hudson Bay Company. The sections are uniformly numbered from the south-easterly to the north-westerly angle, the odd-numbered sections in each township are railway lands, *i.e.*, lands to be sold to realise funds for the construction of the Canadian Pacific Railway, and the even-numbered sections are set apart for free homesteads and pre-emption lands. The lands are priced according to the belt in which they lie; in other words, their distance from the railway. In belt A, the railway price is 20s.; in B, 16s.; in C, 12s.; in D, 8s.; and in E, 4s. per acre. The pre-emption price is generally half the railway price. Each settler who is either the head of a family, or a male over eighteen years of age, is entitled to 160 acres free, except for a fee of £2. He must have his name entered for it at the nearest land office, and must reside on it for three years, and cultivate it to a reasonable extent, according to his means. He is allowed two months, which is counted part of the three years, after having his name entered, for moving his family on to the land. He can also be absent from his homestead six months out of each year. A second quarter-section can be pre-empted, for which a fee of £2 has to be paid. No further payment is made till the end of the third year, when four-tenths of the price is required, after which payments at the rate of one-tenth each year for six years complete the purchase. Six per cent. interest is charged on the pre-emption money.

Emigrants are received in Manitoba by agents specially appointed for the purpose, who will advise and guide the settlers to the lands that may have been selected by them.

INSECT PESTS AND PRAIRIE FIRES.

I made particular inquiries concerning the grasshoppers when in Canada, and found that when they do visit the country vegetation simply disappears along their line of march. They have, however, only appeared five times within the last sixty years, and the settlers are confident that they have seen the last of them. One gentleman told me that they entered his drawing-room through the window, and destroyed the lace curtains in it. By cultivation the eggs are destroyed, so that it is to be hoped the country will see them no more. Mosquitoes and black flies cause great annoyance, especially to the new-comer, during the summer months; but drainage, the great enemy of these pests, has been carried on to a great extent throughout the country, so that it is likely they will become less troublesome; they are not found in the towns, nor in the high, dry parts of the country. Prairie fires are becoming much less frequent than formerly; however, numbers of them still occur every fall, doing considerable damage; but it is only the careless or over-confident farmer who suffers, as the means of protection are simple and are within the reach of all. The potato-bug has not yet made its appearance in Manitoba, but they expect it to do so; it seldom attacks potatoes planted in new land; they are not much afraid of it, and it has lost half its terrors best to those who know it.

CONCLUSION.

Two questions I was constantly asking myself while in Canada were: 1st. Why do the Canadians come to Ireland? If it be for the sake of scenery they are unwise, for, to use an expression of their own, their scenery "whips ours all to bits." If it be for the sake of comparison, that they may think more of their own country on their return, I can understand it. 2nd. Why do the Irish prefer hard work and misery at home to peace and plenty in this grand new world? I know that numbers of Irish go to Canada, and that numbers of them succeed also, but what I mean is, why that number is not quadrupled, and why men of a class to whom success would not be a probability, but a certainty, *i.e.*, men who understand their business, and have a little capital do not go out there. I could, if space permitted, give instance after instance of men who left Ireland paupers and are now well off, many of them rich; but is there need that I should do so? Where is the Irish family who has not some

relative on the other side of the Atlantic, and that has not over and over again received that exceedingly pleasing proof of prosperity—a bank draft from him? But these drafts, I am sorry to say, are oftener the fruit of work done for others than themselves, for I was struck by the fact that the Irish seldom quit the large towns in which they have to work really hard for their wages, while they leave these rich lands to be occupied by English, Scotch and German farmers, who quickly become independent and happy. This should not be so. If I am asked who ought to go to Manitoba and the North-West, I unhesitatingly say, any man who for any reason intends to emigrate to any place, and is not afraid of hard work and some discomfort for a few years, and whose family can get on for a time without the aid of female servants. Such a man will, if he has pluck, succeed in time, though he went without a penny, but if he has £100 or £200 in his pocket, he may expect to enjoy a prosperous and happy home in the immediate future. Anyone who cannot “rough it,” or dislikes having his face blotched now and then by mosquito-bites, any “ne’er-do-weel,” or drunkard, had better stay at home, or, for the benefit of humanity, drown himself on the way out, as he has no chance of succeeding.

I would have no one going to Manitoba too sanguine or expecting too much—this is a great mistake, and very fruitful of disappointment. There are serious drawbacks to be encountered, many hardships and inconveniences to be endured, but none that a little pluck will not overcome, and none that will not be amply recompensed for by the comfort and independence to be gained by bearing them for a short season. There is an intensely cold winter, a hot summer, bad roads, mosquitoes, and black flies; grasshoppers occasionally, hail-storms in summer sometimes, a prairie fire in autumn, and perhaps a slight frost in spring; but, as a man said to me, when I enlarged on these disadvantages, “I don’t care a cent for them! I can live, and live well, in spite of them all.” And it is true; the rich soil, that with a little labor pours forth its abundance, is to be had for nothing. The climate is good for man, beast, and crops. This, the appearance of all three puts beyond question. The people are law-abiding and kind, the prices to be had for everything at present are very good, and it can be at most only a few years till the country is in direct communication with the home markets. Then, indeed, the settler will have just cause to congratulate himself on having chosen it as his home, for, as well as bringing him greater profit, it will bring him close to, I had almost said within call of, his friends in the Old Country—much closer than he would be in any other colony in the world.

I was greatly pleased to find that religious dissension is unknown in this favored region, and indeed throughout Canada. The Canadians are a very religious but most tolerant people.

Anyone wishing for free-grant lands must go to the North-West, as those in Manitoba are all taken up; but he will be no loser by this, as the land is higher, drier, and just as rich; and “cities” are springing up in every direction. Anyone, however, who has a particular fancy for Manitoba, can get plenty of land there for from \$5 to \$10 per acre. There are large tracts held by speculators who bought at low prices when the country was first opened, who are in many cases paying a high rate of interest on the purchase-money, and are, therefore, glad to sell at a fair profit. But no matter where he ultimately settles, there is one piece of advice I would strongly urge on every emigrant. Let him do nothing hastily. There are many interested parties who might lead him to make a purchase which, perhaps, would prove a disappointing one. The soil, surroundings, even the climate, are very varied, and great caution is therefore necessary in the selection of a location. A man should, if possible, spend six or eight months in the country, and go from place to place till he is satisfied. If he reaches Winnipeg in April, he will be able to get plenty of employment at good wages, and might work for some farmer for a month or so in each of the districts he determines to visit. At this time he will see the country in perhaps its worst state (but, in my opinion, in the best for judging where to settle), *i.e.*, when the land is wet—every place looks well during summer and autumn when it is dry; but what a man wants to know is, what is dry in the spring. In the case of parties going out (and where at all practicable, I would advise a

number to settle near each other, for the sake both of society and mutual aid), one man might go out and select a suitable locality—the others could follow. Of one thing I am certain: no man going out to the North-West determined to work, will be disappointed. Among the large number of settlers with whom I spoke, but three seemed discontented. They, I found, were town-bred, and had so little of the “Mark Tapley” spirit in them, they would, I fear, be miserable wherever placed; and if presented with Manitoba, would expect a present of Ontario also.

For men who like sport, a visit to the North-West would be enjoyable. Some one calls it the “Sportsman’s Paradise;” and if innumerable prairie chickens, ducks, plover, snipe, &c., &c., with an odd deer, elk, or bear for a change, can constitute it one, he spoke the truth. A shooting expedition to the North-West would be a comparatively cheap, and a very delightful, way for two or three friends to spend a holiday.

In Ontario the country is well settled and cultivated, and the farmer will have all the comforts of his old home, and others he could not have in this country; but then more capital is required and more skill is necessary.

One need not be a farmer, however, to get on well and live comfortably in Ontario. Men living on the interest of their money, and having children to educate, would find Ontario not only a pleasant but an economical place to live in. One could live there more comfortably on £200 per annum than in this country for double that sum, and get a higher rate of interest for his capital than at home. Besides, the educational advantages are exceptionally good.

Before closing this rather long account of Canada, I shall make one other remark. I consider the Canadian Government not only unfair to themselves but to this country in not bringing their country more prominently before the British public as a field for settlement. Everything being fairly stated—advantages and drawbacks—there can be no doubt that the former outnumber the latter—and I cannot help thinking that if fair samples of the various Canadian productions were sent over for exhibition at our agricultural shows, they would such “a round unvarnish’d tale deliver” of the capabilities of the country, that many would be tempted to seek a home there.

THE REPORT OF MR. W. P. CUBITT,

OF BACTON ABBEY, NORTH WALSHAM, NORFOLK.

Having recently had the pleasure of visiting Canada and Manitoba under an invitation from the Canadian Minister of Agriculture, I am asked to write a report of my travels through portions of that great country. First, I may be allowed briefly to allude to a difficulty under which I labor—that of having been preceded by so many practical and intelligent men, whose reports, and valuable statistics, of the previous year have taken so much ground from under me; and last, but not least, the exhaustive report of the Royal Commissioners, Mr. C. S. Read and Mr. Pell, M.P. I will, notwithstanding, endeavor to render this an original document; and, whilst noting from those who preceded me how generally pleasant was the voyage across the Atlantic, I find none touched upon the incidents of it.

I left the port of Liverpool on Thursday, September 19th, at six p.m., on board the good ship *Polynesian* of the Allan line. We had 500 passengers of various nationalities—Germans, French, Norwegians, Americans, and Canadians, with many Irish, English, and Scotch, not forgetting Professor Hoffmeyer and party from Cape Colony, and a passenger from New Zealand. The saloon passengers numbered about 150, and every berth was filled. Before coming on board, each one has a berth allotted to him, also a place at table, and printed lists containing the names of one’s fellow-passengers are to be obtained in the saloon. The first dinner is a formal affair, but we soon become mutually acquainted. I may here state that the culinary arrangements are all that can be desired. Each meal is served with punctuality, and

attended by an efficient staff of stewards. The amusements are music (pianoforte), concerts, reading, whist, chess, draughts, and other games, with deck promenading whenever the weather permitted.

At nine a.m. on the 27th sighted Belle Isle at the entrance of the Gulf of St. Lawrence. We approach within a short distance of the rocks, somewhat resembling the entrance to Bridlington Bay, on the coast of Yorkshire. These form the commencement of the Laurentian Group, running through the Province of Quebec and Ontario to Lake Superior, at various distances from the St. Lawrence and the lakes. We are now getting clear of the ice, and running thirteen knots an hour in smooth water. In the evening our concert came off, and, having two professors of music and some good singers on board, it was a great success. Saturday morning at daylight we were in the midst of the Gulf, with no land in sight, but in the afternoon were running up the River St. Lawrence, the shores of which were dotted with the white cottages of the French Canadians. At sundown we arrived within a few miles of Quebec, but owing to a fog were obliged to bring up till the Sunday morning, when, after half an hour's sail, we reached our destination.

THE NEIGHBORHOOD OF MONTREAL.

A special train awaited us, and we were quickly on our way to Montreal. We saw nothing of note till we reached the great Victoria Bridge, built by *our* Robert Stephenson, over the St. Lawrence. We stayed the night at Montreal, and on the following morning Judge Cross, a resident of the city, and one of our travelling companions from England, kindly sent his carriage to take myself and a brother-delegate from Ireland to the summit of Mount Royal, where we had a magnificent view of this fine city and the majestic St. Lawrence, flowing through the country as far as the eye could reach. We continued our drive, visiting some of the adjacent farms, and were particularly struck with the naturally good clay loams. The farming was far from being good; but there was a notable exception in the case of a Scotch farmer, whose land was clean, and who kept a good herd of Ayrshire cows, and had commenced the cultivation of roots. It was here we saw the dreaded Colorado beetle in its work of destruction; but its ravages can now be hindered by the application of Paris green, with which the leaves are sprinkled. The home of this beetle is in the United States rather than in Canada, and I did not hear much of its ravages in my travels. The more striking characteristics of this neighborhood was the apple orchards, which were exceedingly productive, and this remark applies to almost every farm in Canada.

OTTAWA.

We next made our way to Ottawa, the capital of the Dominion, which is situated in a picturesque position on the banks of the Ottawa. On our arrival we called upon Mr. John Lowe, the Secretary of the Department of Agriculture, from whom we received passes for our intended journey to Ontario and Manitoba by railway and the lakes. An official was sent to show us over the Parliament buildings, which, in design and style of architecture, will rival Westminster. The Chaudière Falls at Ottawa are well worth seeing; a portion of the water power is utilised in driving a large number of saw and flour mills. An immense lumber trade is carried on here, the stacks of sawn lumber, piled closely to the height of 20 feet, being said to cover 100 acres of ground.

THE DISTRICT OF PORT HOPE.

We went on to Port Hope, where we were met, as arranged by Colonel Williams, M.P. for the East Durham County—a true type of an English country gentleman, and a passenger in the *Polynesian*—who had arranged to take a trip across the Cavan district, for which purpose we were provided with a pair-horse “democrat” (a light sort of waggonette carrying six or eight passengers). We passed through some good

land, inspecting some of the farms and farmsteads on our way. The soil is a friable loam, about 30 inches in depth, resting upon disintegrated limestone. It produces excellent swedes, and grain of good quality, and just the land I should have liked in my own country; but from years of close cropping and limited manuring, it is not producing anything like the crops we are in the habit of growing. These farms run from 100 to 200 acres, and are, in almost every case, the property of the occupiers. Some of the oldest settlers are still living, who commenced clearing the forest fifty or sixty years ago, with scarce a shilling in their pockets, and are comparatively wealthy.

We called on one sturdy old Irishman eighty-three years of age, who had saved over \$100,000 (£20,000) and had commenced penniless. I could have filled my notebook with such cases. It was not capital these early pioneers then wanted, but strong arms and unflinching energy. It was perfectly marvellous to travel through this country and see what a vast area of forest has fallen before the axes of these hardy sons of toil. But the log-house and rough shanty are now being supplanted by neat brick dwellings, surrounded by verandahs and other signs of refinement. During the day we lunched with Mr. George Campbell Millbrook, then viewed his farm, which was clean and well cultivated. The few swedes that were grown were good; indeed, almost all the Dominion of Canada is more or less favorable to the production of roots, yet it is surprising how few are grown. Proceeding on our way we called at other farms, and then returned to Millbrook. The following morning, Colonel Williams took us for another drive through a good country along the shores of Lake Ontario. Here I saw farms as good as any in England; but, as usual, cultivated on the whipping system—much grain with but few cattle. We returned to Port Hope. I could not but come to the conclusion that under a more liberal system of farming very nearly as much meat and grain could be produced as in our own country. We here took leave of our excellent and hospitable friend.

A SUCCESSFUL EMIGRANT FROM NORFOLK.

We next journeyed to Toronto, a well-built city, very English-like in the habits and manners of the people. I did not remain here long, as I was anxious to visit some old servants who left my neighborhood some forty-seven years ago to better their position, it being a period of great agricultural depression. This couple landed at Quebec after a six weeks' passage with but ten shillings in their pockets. Through many troubles and privations, they worked their way as far west as Garafraxa, about 600 miles from Quebec. After a hard struggle, in bringing up a family of twelve children (four of whom they have lost), they saved sufficient money to purchase 100 acres of forest, had a rasing bee, and in one day felled and squared sufficient timber to build the walls of a log-hut. The roof is put on by more skilled hands. It is said these Canadian woodsmen are so clever, that with an axe, saw and auger, they can build a house. Having erected this dwelling, my friend commenced cutting down the surrounding timber. "I watched" says the wife, "with much anxiety the felling of the first tree, lest it might fall on my house (as does sometimes happen) and destroy it." In the course of years, the farm was cleared, and the soil being rich, these good people ultimately succeeded, and within the last year have sold their farm and are now living in comparative comfort upon their hard-earned savings. Their sons have also been placed on farms, and their daughters are settled in life. This is but one out of many similar ones.

AGRICULTURAL COLLEGE AND MODEL FARM.

I started the following day with a buggy and a pair of horses some twenty miles across country to the town of Guelph, where I visited the Model Farm and Agricultural College (supported by the Government of the Province), at which young men receive a practical as well as scientific education in farming at a very trifling cost. I found both Mr. Mills (the president) and Mr. Brown (the manager) courteous and sensible men, well fitted for the positions they held. I was invited to go through the

farm, and to criticise freely, making any suggestions that I might think desirable. I saw some excellent cattle, especially a Heretord bull. The sheep were also remarkably good. The roots were fairly planted, and good in size; but although the mangel seed was obtained from one of our crack London seedsmen, the bulbs were of various species, presenting a most irregular appearance. It was Mr. Brown's opinion that the cultivation of both mangel and swedes might be increased to advantage throughout the Provinces, and that there would not be difficulty, as had been represented to me, of getting them off before the advent of frost. Considerable alterations and additions were being made to the College Farm (for increased cattle and sheep accommodation) which, when complete, will render it one of the most valuable institutions of the Dominion.

ENORMOUS ROOTS.

I returned by rail to Toronto, which is surrounded by districts of great fertility, particularly towards the westward. In the township of Markham I passed some excellent land (clay loam) which, with draining and good farming, would grow first-rate crops of all descriptions. I believe Mr. Reed went over the same land, and was driven by the same gentleman, Mr. Rennie, seedsman, Toronto. On his brother's farm they were busy selecting roots for the Markham show, the weights of which I carefully noted. I would here explain that the prizes are not given to the best farm or field of roots, but to individual specimens, to grow which unlimited space is allotted. The following weights were recorded:—Six long, red mangel, 213 lbs., one of which was 54 lbs.; two mammoth squash (a kind of pumpkin), 556 lbs. The heaviest was 303 lbs., and girth 8 ft. Six white carrots, taken from the regular field-crop weighed over 4 lbs. each. The general cultivation of this farm could not be surpassed—both ploughing and sowing were first-rate; indeed, Mr. Rennie wished me to state that he was willing to enter his brother and brother-in-law to compete in any all-England ploughing matches which might henceforth take place.

NIAGARA.—PEACH AND APPLE FARMING.

On my again returning to Toronto, I went to the Falls of Niagara. They quite equalled my expectations. One is not surprised at the immense volume of water when the fact is known that it is the outpouring of Lakes Erie, Huron, and Superior into Lake Ontario, thence finding its way by the River St. Lawrence into the sea. Large quantities of peaches and apples are grown throughout Ontario, but it is in the neighborhood of Niagara where they are cultivated in such luxuriance. Peach farming is very profitable. The trees are planted as in an apple-orchard, and when in full bearing net a clear profit of about £8 per acre. I was in company with a gentleman from Niagara who had 60 acres of his farm in peach cultivation.

THE TORONTO AGRICULTURAL SHOW.

I passed the next three days at the annual Toronto exhibition, where farming stock, implements, and manufactured fabrics were shown. The implements are of the lightest and most effective kind, and were all in motion, driven by machinery beneath the platform on which they were placed. I noticed a peculiarly constructed grass-cutter, the knife being driven without connecting-rods. I am not sufficiently mechanical to explain its construction, but it seemed most ingenious, and, if successful, must sooner or later come into general use. I think our agricultural mechanics might, with advantage, attend these shows. The cereals and root-crops were an excellent exhibit. The cattle in so young a country could not, of course, compare with those exhibited at our best English shows, but they were creditable. The Herefords, polled Angus and Ayrshires were well represented from the Model Farm, but many were imported animals. The shorthorns, from the same farm, were of medium quality, but this was amply compensated for by those sent by the other breeders of the district. We also noticed a splendid white four-year-old shorthorn, which would

have made his mark at either Birmingham or London. There were others of the same kind worthy to compete with him. We also noted a splendid white cow (pure shorthorn), and a grand grade red cow four years old, showing what can be done by crossing with pure shorthorns. There were also many specimens of younger cattle of considerable merit, but owing to the want of catalogues it was impossible to obtain the names of the owners and other desirable particulars. We saw a pair of beautiful cows, one bred by Cruikshank of Aberdeen (evidently of the Booth type), her companion a beautiful red (said to be imported by the States) of the Bates type, and a capital milker. Later on, large numbers of the polled Angus arrived, and there were good specimens of Canadian-bred Devons, they were of a larger size than those of our home-breeding, and this applies generally to the cattle bred in the Dominion. I cannot afford to devote more space to this class, but must not omit to say that I saw nothing to surpass, or even equal, the magnificent Hereford bull that Mr Brown showed me at the Model Farm. The pigs were in large numbers, quite equal to the English breeds. Indeed, my companion, Mr. Christy, of Limerick, thought them generally better, and I noticed throughout the country that the swine were excellent.

The horses were not so well represented, excepting a few good imported Clydesdales. The Canadian cart-horse is rather an undersized animal, but has more breeding than our English cart-horse, and I can testify to its pluck, speed and endurance. On the prairie you can see the men riding upon elevated seats, driving their horses abreast, in ploughs turning 14 and 16 inch furrows, at a pace which would astonish our country ploughmen. Indeed, it would do many of our men good to send them across the Atlantic, if only to be initiated in the art of moving, either on foot or otherwise. It has been found that the Canadian horses are much improved by crossing with our big English carriage-horses, which gives strength with the activity so desirable. We also saw admirable animals (from a cross with the Clydesdale) employed about the railways, breweries, and distilleries. Nor must I forget to mention the hack and harness horses, generally small, but surprising for their pace and endurance. Our English hacks are softer, and could not live with them in long journeys over heavy roads. I also saw many good carriage-horses and hunters.

There are fox-hounds in Toronto, but they run imaginary foxes over a trail; and if the hurdle-race at this show is any criterion of the power and speed of the horses and of the skill of the riders, I am sure the Toronto hunt would be in the leading ruck with the fastest pack we have in England. Some sixteen or twenty started in this, and raced (riders young and old) in scarlet uniform. "They are off!" The young fellows make the running, taking stiff hurdles at full speed, clearing them in splendid style, and this on a hard road, round a grass plot. Three of them keep the lead and come in neck and neck.

In the centre of the show-ground, in a splendid building, was the exhibition of their home-made wares and fabrics. The latter were inferior to our English exhibits of the same class, but it must not be forgotten that Canada is only a young country as regards her manufactures. At the same time, I could not but think, if England manufactured for them a much better and cheaper article (to be free of duty) that it would be to the advantage of Canadians to apply their spare capital to the much-needed improvement of their style of agriculture; but more on this point shortly.

I had almost forgotten to mention the sheep classes. The downs were well represented, and took the lead in short wools; but the long-wools, especially the Cotswold and border Leicesters, were the favorites. Generally speaking, the sheep-breeding in Canada is behind that of cattle, and no doubt will remain so, the winters necessitating their being housed.

EXTRAORDINARY SUCCESS OF NORFOLK MEN IN TORONTO.

Before leaving the hospitable city of Toronto, I must say a word or two respecting it. Less than ninety years ago it was but an Indian village, surrounded by dense forests; and one would well-nigh conceive it to be a fairy tale when told that where the beaver gambolled in solitary streams rarely visited by white men,

and where fever and ague reigned supreme, there has now arisen one of the healthiest and most handsome cities on the American continent, with a population (including suburbs) of over 80,000 souls. Many of its citizens hail from our own country, and some of them have risen to eminence and wealth. One instance in particular I cannot fail to mention, showing that even our quiet county of Norfolk has produced other men besides Nelson possessed with indomitable perseverance and courage. I allude to the firm of Gooderham and Worts. The former was born at Scole, and served as a soldier of the Royal York Rangers in the West Indies, where his regiment took part in the taking of Martinique and Guadaloupe. The latter was born in Great Yarmouth, and received part of his education at a dame's school in the village of Stalham. In the course of a few years Mr. Gooderham retired from the army; and in the meantime Mr. James Worts, who had married Mr. Gooderham's only sister, finding little could be done in the Old Country without capital, proceeded in 1831 to Canada, to select a home for both families. Arriving at Quebec, he travelled through Montreal, Kingston, Toronto, Hamilton, Niagara, and various other places, finally deciding on Toronto, and there commenced building a small windmill. The following year (1822) Mr. Gooderham sailed from London, bringing with him his own, Mr. Worts', and several other families, in all 54 souls, connected either by blood or marriage, arriving at Quebec all well after a six weeks' passage. Finding the windmill nearly completed, Mr. Gooderham united with Mr. Worts under the firm of Gooderham and Worts, doing a retail business within the city, which only then contained a population of three or four thousand. From this rather small beginning has grown a stupendous business. I regret that space will not allow me to following the career of these wonderful men; but suffice it to say that, after a time they commenced distilling, and now possess the largest distillery in the world. Their active season is from September to June, and the annual consumption is as follows: 500,000 bushels of maize, 100,000 bushels of rye, 50,000 bushels of barley, 25,000 bushels of oats, and 10 tons of hops; in other words, they absorb the annual produce of 31,500 acres of average land. The production of the establishment is on a scale as prodigious, being 8,000 imperial gallons of spirit per day. To consume the refuse of this distillery, about 2,500 bullocks are annually fattened in the cattle sheds. These are the property of Messrs. Lumbers, Reeves, Shields, and Frankland, the well-known butchers, dealers and drovers who have opened up the cattle trade with England. In addition to this distillery refuse, each animal has a liberal supply of hay. Messrs. Gooderham and Worts are also largely engaged in banking, being the chief proprietors of the Bank of Toronto, one of the most flourishing monetary institutions of the country. The Nipissing Railway is also largely owned by them, with no inconsiderable benefit to both citizens and agriculturists. Mr. Worts does not forget his native country, as many pictures in his mansion testify; nor is he forgetful of our old English sports, being himself master of the Toronto fox-hounds. In connection with agriculture there are large maltings and breweries. One that I inspected is carried on by a company, under the management of Mr. David Walker, proprietor of the Walker Hotel. Both the malthouse and the brewery are splendid buildings, and their pale ale is scarcely surpassed by the Burton brewers; nor is this surprising, when such fine-colored and thin-skinned barley is produced in the surrounding districts.

THE LAKES.—THE TRANSPORT OF WHEAT AND CATTLE.

I left Toronto by train to Sarnia, *en route* to Winnipeg, *via* Lakes Huron and Superior, and had a splendid run of 800 miles. Towards the end of Lake Huron the scenery is fine, especially at the narrow channel separating the islands of Manitoulin and Cockburn. We also passed a number of rocky islands covered with dwarf pine, larch and fir. They rise abruptly from the lake, and are so close to each other as to afford but a narrow passage for vessels. Leaving Lake Huron we entered the river Sault St. Marie (known as the Soo, the pronunciation of Sault), dividing Canada from the States. Here are the rapids from Lake Superior, to avoid which we passed

through a canal capable of floating vessels of considerable burthen; the rise of the locks being sixteen feet, bringing us to a level with Lake Superior. After 200 or 300 miles sailing, we reached Thunder bay, the proposed terminus of the Canadian Pacific Railway, which is to be the route for conveying grain and other produce from Manitoba and the North-West Territory, at least till such time as the contemplated line on the north of Lake Superior to Lake Nipissing be completed, the latter link being necessary to form a continuous line from the Atlantic to the Pacific. I may here state that when the line to Thunder Bay from Winnipeg is finished—in the year 1882, according to the contract—it is the opinion of Mr. Joseph Hickson, the general manager of the Grand Trunk Railway, also a large farmer and breeder, that wheat can be landed in London and Liverpool from Manitoba at from 32s. to 35s. per quarter, leaving a fair profit to both producer, merchant and carrier. It is also the opinion of Mr. Hickson and others conversant with the trade, that a considerable profit has been realised upon cattle at the prices they have recently made in England. I take the following figures presented to me from reliable authorities: Bullock at Chicago, 1,200 lb. live weight, at 4c. per lb. (outside price), \$48; conveyance by rail to seaboard, \$6; conveyance to London or Liverpool, \$25; total, \$79, equal to £16 9s. 2d.; shrinkage and offal on 1,200 lb., 440 lb.; thus leaving a balance of 760 lb., which at 7d. per lb. realises £22 3s. 4d., showing a profit (sinking the hide, etc.) of £5 14s. 2d., which compensates the importer for trouble, commission, and food, etc., during the voyage. In charging the cost of the animal 4c. per lb. live weight, I ought to state that 3c. is the more usual figure, save for animals of the very primest quality.

From Prince Arthur's landing we steamed to Duluth, a rough, straggling town of some 2,000 or 3,000 inhabitants, whence a train takes us to Winnipeg; the first portion of the journey being of the most rugged description, after which we reached the Minnesota prairie, and travelled some 300 miles along a perfectly level surface. Portions of the land are being cultivated, but tens of thousands of acres are yet unbroken. Concluding a run of 1,200 miles by rail and about 800 by lake, we were in the city of Winnipeg, containing about 12,000 inhabitants. It has some good shops and public buildings, and the people seem to be driving a profitable trade. We took up our quarters at the Queen's Hotel; but the weather was wet and the country was not seen to advantage. For miles round Winnipeg and along the line of the Canadian Pacific it was, with few exceptions, wet and swampy, the season having been an exceptionally wet one. The soil, however is rich, but will require thorough drainage before it can be successfully cultivated in such seasons. We drove out some twenty miles to Headingley to look over a farm of more than 2,000 acres, belonging to the brothers Boyle, conveniently situated on the banks of the Assiniboine and a stream called Sturgeon Creek. This firm has opened an office at Winnipeg with the intention of looking after young men desirous of settling in the country. They will give them the benefit of their advice and experience, and thus prevent their being victimised by land-sharks, who have bought up large tracts of land on speculation in the hope of making fortunes at the expense of the emigrants. Messrs. Boyle intend taking pupils, for whom they will purchase land, and are open to act as buyers for other parties in England. We had the pleasure of crossing the Atlantic with Mr. Henry Boyle, on his way from New Zealand, and can recommend these young Englishmen to any requiring advice and assistance. Upon examination of their farm we found three feet of rich black soil before touching solid clay, but it struck us that thorough drainage would improve it very much. On our return to Winnipeg we found the mayor, the railway contractor, and other kind friends had organised a shooting expedition, and took us the following day some 40 miles up the prairie for a day's sport among the wild ducks and prairie chickens, the majority of the party camping out for the night. Some of us, however, preferred returning to visit the Winnipeg show of grain and vegetables the day following. The wheat we saw was exceedingly fine, and is valued by millers far and near. Some of the swedes weighed over 22 lbs. each, cabbages averaging 4½ feet in circumference, potatoes exceeding 2 lbs. each, and squash 138 lbs. There

were also onions, carrots, parsnips and other vegetables shown of considerable merit.

AN ACCOUNT OF DR. SUTHERLAND'S JOURNEY IN THE NORTH-WEST.

The day after we prepared for a journey of about 300 miles up the country as far as Turtle Mountain, intending to return by way of Pembina Mountain. We provided ourselves with all necessary camping equipage, including guns for duck and prairie birds; but finding the roads so bad and in places almost impassable from the heavy rains—owing to the exceptionally wet season, such a one not having been experienced for thirty years I was told—I only proceeded a day's drive beyond Portage la Prairie. I found around this place a good farming district, the land being much drier and more undulating. My friend and his companion pushed onwards, but I returned to Winnipeg, where I met with Mr. Fraser Rae, one of the *Times* correspondents, also the Lieutenant-Governor of the North-West Territory (Mr. Laird), from whom I received valuable information. I also gained much knowledge of the country from Dr. Sutherland, of Toronto, and a practical farmer from Niagara, the former of whom accompanied the latter in a journey of 1,600 miles—the details of which are so interesting and so well authenticated by those who had travelled through the same district, that, in the interest of my readers, I give them verbatim :—

“The route usually taken in journeys of this description is to enter the country by way of Manitoba, and proceed westward by one of the principal trails. For various reasons I reversed this course, entering the country through the Territory of Montana, at a point some fifty miles east of the Rocky Mountains, proceeding northward as far as the Saskatchewan River and then east and south-east for a thousand miles to Manitoba. The entire distance travelled in the North-West Territory and Manitoba was about 1,600 miles. I left Toronto on the 21st of June, and travelled by rail, *via* Chicago and St. Paul, to Bismarck, in Dakota. This part of the journey occupied less than four days. I then proceeded by steamer up the Missouri River to Fort Benton, in Montana Territory, a distance of 1,200 miles, which occupied ten days. From this point the journey was made with horses and waggons. The distance from Benton to the international boundary line (United States territory), by the trail usually followed, is reckoned at about 276 miles. The country is a vast treeless prairie, with a hard and somewhat arid soil, much of it strongly impregnated with alkali, which also taints the waters in the streams and pools. The herbage is short and rather scanty, and seems to indicate an insufficient rainfall. There are said to be vast tracts in Montana suitable for both stock-raising and agriculture; but certainly such is not the character of that part of the territory through which I passed. When we reached the international boundary line (Canada), a change for the better was at once observed. The water was more abundant and of better quality, the pasturage rich and plentiful, and instead of the short dry grass of the Montana plains, vetches of excellent quality became abundant. The valley of Milk River, which we forded soon after crossing the boundary line, struck me as a good location for stock-raising, at least in so far as pasturage and water are concerned; but as there is an entire absence of timber, as there are no deep valleys, it probably would not afford the shelter for stock which is desirable during the winter season. I have no doubt, however, that abundant shelter could be found fifty or sixty miles westward, among the foothills of the Rocky Mountains. Experiment alone can prove whether agriculture can be successfully followed in this region. The chief drawback to stock-raising is the nearness of Milk River to the boundary line, and the consequent danger of raids by American Indians.

“As we proceeded northward there was a steady improvement in the quality of the soil, as shown by the rich and luxuriant vegetation, and this continued, with but little intermission, all the way to the North Saskatchewan, a distance from the boundary line of some 400 miles by the trail. In fact, throughout this entire region there is scarcely an acre that could not be utilized either for farming or stock-raising. And even in those parts of the country where it would be necessary to house the stock during winter, hay is so abundant that a sufficient supply could be obtained at a trifling cost.

"After passing Fort McLeod (about 500 miles in a direct line from the boundary) our course lay parallel with the Porcupine Hills, and a short distance to the east of the range. Here also we found magnificent stretches of rich prairie waiting for the plough; and I was informed on good authority that between the Porcupine Hills and the Rocky Mountains there is a tract of country, say, speaking roughly, 60 to 100 miles in extent, which for stock-raising is unsurpassed on the Continent, and which, it is believed, would be found equally valuable for agriculture.

"Some eighty miles north of Fort McLeod we crossed Sheep Creek, on the banks of which we found the richest soil and the most luxuriant pasturage that we had met with up to that point. Not only on the level bottoms of the valley, but over the hills to the north, the rich black soil was of great depth, and where thrown up by the badgers, was as mellow as the soil of a thoroughly worked garden. Timber also, is found on the banks of this stream, not in large quantities, but sufficient for building and fencing purposes. Whether the seasons will admit of successful agriculture, remains to be seen; but as far as soil and water are concerned, a more attractive location could not be desired.

"For stock-raising purposes, however, by far the best region I visited is the valley of the Bow River. This stream issues from the Rocky Mountains, about 160 miles, in a direct line north of the international boundary. It flows with a strong current in a south-easterly direction, and enters the south branch of the Saskatchewan River, about 120 miles east of the mountains. In the wide valley of the Bow, and on the adjacent hills, there is an inexhaustible supply of the richest pasture; the water both in the river and its numerous tributaries is abundant, and of the best quality; the deep valleys, especially on the upper waters, afford excellent protection during cold weather; and I am assured by those who have been long in the country, that the winters are so mild that the cattle can be left to run at large with perfect safety, and will be found in good condition in the spring. Thus far, farming has been tried only on a limited scale; but enough has been done to demonstrate richness of the soil, and to show that wheat, barley, oats, and the various vegetables can be grown successfully.

"From Fort Calgary on Bow River to the crossing at Elk River, a distance of 100 miles, the country consists chiefly of rolling prairie, much of the soil being of good quality. From Elk River to Edmonton on the North Saskatchewan, there is a considerable growth of poplar, with stretches of open prairie between, the soil being rich and well adapted for farming purposes. In this region the winter is too cold to admit of cattle being left unprotected; but the supply of natural hay is abundant.

"Of the country from Edmonton eastward to Fort Carleton, a distance of some 500 miles, I cannot speak in positive terms, as my journey was made by skiff down the river, and hence I had no opportunity of examining the quality of the soil or the general features of the country except in immediate proximity to the stream; but at certain points where we landed, such as Fort Pitt and Battleford, we found that barley produced a good harvest, and that the various kinds of garden vegetables, even the more tender sorts, grew luxuriantly.

"The next locality that I examined with any degree of care is known as the Prince Albert Settlement. It lies at the confluence of the north and south branches of the Saskatchewan, and extends up the south bank of the former stream for some 40 miles. It is about 200 miles north of the latitude of Winnipeg, and is distant from the latter place, by the usual trail, about 550 miles in a north-westerly direction. The soil throughout the settlement is good; but the past summer has been unusually wet, and in some cases the crops were touched by early frosts before they were fully matured.

"The country lying between the crossing of the South Saskatchewan and the western boundary of the Province of Manitoba I need not describe in detail. Suffice it to say at present that with the exception of an alkali plain of considerable extent, the land is of good quality. We passed through some beautiful plains, where signs of successful farming were already apparent. The portions deserving of especial

mention lie between Fort Ellice, on the Assiniboine River, and the western boundary of Manitoba.

"As these notes may meet the eye of some contemplating a similar journey, some hints as to outfit and mode of travel may not be devoid of interest. For two persons going by the route already indicated, the following may be considered indispensable:—A good 'buckboard,' which is the best vehicle for prairie travel; a pair of native horses, which can usually be purchased at Benton, at prices ranging from \$50 to \$100 each; a cart or spring waggon to carry camping apparatus, with one or two horses for the same; several spare horses, as on such a journey some may get sick or be lost; one or two competent men to act as guides, look after the horses, find suitable camping-places, cook, etc., etc.; a tent, blanket and pillows (a rubber blanket indispensable), camping-box containing a few dishes ('granite ironware' are the best), receptacles for tea, sugar, etc., an axe, spare rope, etc., etc., and a store of provisions sufficient to last for at least a fortnight, or until the traveller can reach the next place where supplies may be obtained. As to clothing, provision should be made for cold nights and rainy days. Stout tweed for the outer garments is best. A pair of stout riding-boots, and water-proof coat and cap, will be found useful. A breech-loader gun, revolver and hunting-knife should also be carried.

"In travelling, the usual custom is to start very early in the morning, drive for two or three hours, light fire, and halt for breakfast, and allow the horses to feed and rest for at least two hours. Then drive for, say, three hours more, another rest, and then drive till it is time to camp for the night. The sole food of the native horses is the grass of the prairie, and it seems to be all they need. On the route from Benton to Edmonton there are numerous rivers to be crossed. None of these are bridged, but one or two have ferries, and on one or two more boats can be obtained. At certain seasons some of these rivers can be forded, but at other seasons this is impossible. The usual way, when reaching a stream the depth of which is unknown, is for some one to mount a horse and try for a ford. If a practicable crossing is found, the vehicles are driven across; but if not, a temporary boat or raft has to be constructed, on which waggons and their contents are ferried over, while the horses are made to swim to the other side. Crossing some of these streams is attended with a good deal of danger, and can only be managed successfully by those who have had experience in such matters."

THE PROSPECTS OF CULTIVATION IN THIS TERRITORY.

I further obtained much information from Donald A. Smith, Esq., formerly resident Governor of the Hudson's Bay Company, and for several years one of the representatives for Manitoba, in the Dominion Parliament. He says—"Manitoba proper contains an area of about 9,000,000 acres available for agricultural purposes. The North-West Territory, in connection with Manitoba, extending to the Rocky Mountains eastward and from the international boundary on the south to fifty-six or fifty-seven degrees north latitude, contains considerably over 100,000,000 acres, by far the larger portion of which are believed to be well suited for the production of wheat and other grain. The northern portion, known as Peace River district, owing to the depression at that point of the Rocky Mountains, is quite equal in climate to the more southern part. These immense territories, in the course of a very few years, will undoubtedly be under cultivation, as a main railway is being constructed—with several branch lines—to connect the Canadian system of railways with the Pacific coast. When this arrangement is complete, a prodigious amount of wheat and other grain will be exported. Even now it is computed that wheat in those Provinces can already be grown at a cost not exceeding 40c. or 1s. 8d. per bushel. The quality is very fine, and will make superior flour; indeed, it is eagerly selected by the millers of the Western States."

USEFUL ADVICE TO FRESH COLONISTS.

Having thus given the opinion of men so thoroughly and practically acquainted with these immense Provinces, I venture to make a few remarks of my own on so

important a topic. Whilst acknowledging the natural fertility of the soil of Manitoba and the North-West Territories, I am constrained to say that it will not be possible to colonise them rapidly, especially by those who have long enjoyed the civilization and comforts of England, until they become more opened by railway communication. The men to face such a country should be young and hardy, with any amount of pluck and perseverance. Many such are already there and are very hopeful of the future, but I think there is misapprehension as to the capital required. It has been said that a man may fairly start upon a section of 160 acres with a capital of less than £150. In my opinion much more than that amount will be necessary. Shelter will be required for himself and cattle, and also food for the first year. To start with but one pair of oxen is a slow beginning; still, many are trying it. Capital is needed in Manitoba as elsewhere, and the more one has the sooner he will make money. For instance, if a man start with about £2,000 he could purchase and bring rapidly into cultivation 800 or 1,000 acres, providing himself with a house, and his cattle with necessary shelter. He should depend on stock paying as much as his tillage and crops, and might start with a strong herd of young, growing cattle, or commence breeding them. Good working oxen are worth £20 per pair, and in three years will be growing into big animals. They must be sheltered during winter, but no elaborate buildings are required, simple sheds of rough timber being sufficient. Any quantity of prairie hay may be had for the mowing, and summer food gratis for years to come. The straw should not be burned, as is now customary; but stalked round the cattle-sheds for warmth and bedding, preserving the manure till such time as the soil requires it. I do not believe in the too general American plan of taking all out of the soil, and putting little or nothing back. The one system leads to ultimate poverty, the other to wealth. In respect to the free grants of lands and purchase of additional quantities, all particulars may be obtained from the Government agents. But a word of caution is necessary to the inexperienced, viz.: they must by no means buy wet or swampy land, much of which is to be found in the neighborhood of Winnipeg. Further westward there are millions of acres of dry rolling prairie to be had at nominal prices, indeed 160 acres can be had free of cost by any *bonâ fide* settler. So great has been the fever of speculation in Manitoba that thousands of acres have changed hands without having been seen by buyer or seller. I found for miles beyond Winnipeg the land has all been taken up, and is still held by speculators; but, in my opinion, a collapse is not far distant, it being impossible that these wet soils can be thoroughly utilized in wet seasons till they are thoroughly drained. Many there have an idea that drainage is but a simple affair, only costing a few shillings per acre, whereas such drainage as is here required would seem to me to cost, in some cases, £10 per acre, as it involves the expenses of cutting a great many dykes, intersected with pipes and drains, as practised both in Holland and parts of England. It is said that the Government intends doing this; but it cannot be supposed they will spend money to benefit these speculators and landsharks, who are fictitiously increasing the value of the soil, to the hindrance of legitimate purchasers. Perhaps it might be wise legislation to compel *bonâ fide* speculators to pay cash for their land, which should be forthwith subject to the same rates and taxes as that already in cultivation; but I think a rod is already in pickle for these gentlemen. I have thus fearlessly given my views, which may be taken for what they are worth. Land in the neighborhood can be bought at from \$2 to \$10 per acre. This country has undoubtedly a great future before it, but it is desirable that all should see for themselves before choosing a final settlement. While speaking of emigration I feel constrained to say that the arrangements at Toronto (which I understand are similar to those at other places) for dealing with emigrants, are all that could be desired. They are well looked after, and the food and accommodation are good. I cannot pass from this subject without expressing my obligations to Mr. Donaldson, the Immigration agent at Toronto, and Mr. Hespeler, the agent at Winnipeg, for the kind assistance they rendered me in the prosecution of my inquiries.

My return was through a portion of the United States, making short stays in the various towns through which the rail passes. While passing through the State

of Minnesota, I noticed that the subsoil was not so good as in Manitoba—so far as I could see from an examination of the cuttings along the railway—and I do not think this part of the States so well adapted for wheat-growing as the Canadian Territory. The agents of the American railway companies are very energetic in their endeavors to sell their lands, and do their utmost to divert settlers going to Canada; but instead of listening to them, people should make their way to their destination and see the British lands for themselves. It is also said by Americans that large numbers of Canadians are leaving their country and settling in the States, but I did not find this to be the case. I passed by St. Paul's and Milwaukee, and stayed two days in Chicago, one of the most extraordinary business cities in the world.

CANADIAN CHARACTERISTICS: FARMERS AND CATTLE RAISING, ETC.

I was not prepared to find it a country of such an enormous area, whose inland seas could easily swallow up the British Isles. These waters abound with fish of various kinds, and the navigable rivers afford the cheapest transport for the produce of the land. There is every facility for its becoming a great trading nation. From the mouth of the St. Lawrence, *via* lakes and rivers, its water communication extends beyond 2,000 miles, whilst the traveller may proceed by land from the Atlantic to the Pacific, including Manitoba and the North-West Territory, a distance exceeding 3,000 miles. Its climate is too well-known to need any description. Suffice it to say, I found the autumn most lovely. The people, in habits and manners, much resemble the English; they are charitable, kind and hospitable. It is a genuine hospitality, and there is no apologising—if one by chance looks in—that they have nothing better to offer, but a true Canadian welcome to the best the house affords. Agriculturally speaking, the soil, as in most other big countries, is of good, bad, and indifferent qualities, but with a large proportion of the good. It is with regret that I cannot speak well of the general cultivation. In a former portion of this report I alluded to many of the early pioneers who had grown comparatively rich. They were those who had, some fifty or sixty years ago, selected the richest lands from amongst the forests, and by almost superhuman labor and economy realised a competency. But good as the soil may be, the consecutive cereal cropping must tell its tale. Everything taken off, and nothing added to, will deteriorate the best land in the world. To a great extent this has been the course pursued through a part of the Dominion. The younger men have more or less followed in the steps of their fathers, and the results need not be told—the farmers are not so well off as they might have been had they farmed in a different manner. Hence the desire of so many to sell and go westward or elsewhere, and, by the way, no class of men are so calculated as these native Canadians to open out a new country. Brought up from boyhood to habits of strict industry, hardy, athletic, and skilled in the use of tools, but few Englishmen can compete with them. In telling my brother farmers that previously to the introduction of reaping-machines, it was not uncommon for some of these men to cradle (that is, to mow with a long scythe with a cradle attached) five acres of fair standing wheat between sunrise and sunset, they may well express surprise. It seemed at first incredible to me, but I found hundreds could testify to the fact. But how is it these industrious men are drifting into difficulties? It is from the continued system of grain cropping, and the absence of root culture, which would enable them to feed more cattle, and convert their straw into valuable manure; and whilst so much good clay-loam abounds—and other land with a strong subsoil—why is it more land is not laid down to permanent pasture, thus lessening the cost of tillage, especially as labor is so scarce and dear? Single men are mostly employed as laborers, and they are boarded in the farm-houses. If there were more cottages scattered through the agricultural districts as houses for married men, a resident peasantry might be established, so much more reliable than this nomadic labor, and recuperative withal. The farmers say,—What are we to do with men in winter? I say, with so much of their land so well adapted for root culture, they should go in for beef-raising by stall-feeding. I do not, however, wish it to be understood that I am

passing a sweeping condemnation upon all the Ontario farmers or farming. Far from it; for I had the pleasure of visiting many farms, especially on those rich soils west of Toronto, where agriculturists were quite alive to the necessity of cattle-raising and feeding, and are making great strides in that direction. But these were not the men desirous of selling their farms. It is scarcely necessary for me to say that these remarks do not apply to Manitoba and the North-West Territory. Farmers going into the latter Provinces, where the soil is virgin, need not follow the unwise system pursued in the older parts of Canada, and there is no reason why they should not succeed, if they are not afraid of hard work, and are possessed of some capital.

The following is a conversation I had in the Toronto cattle yards with Messrs. Franklin & Co., butchers, packers, and cattle exporters to England. In looking over the bullocks they were preparing for shipment, they informed me that during the previous four weeks they had purchased over 2,000 head from the farmers in the township of Lobo, within twenty miles of London (Canada), a district noticed for its rich grass, the soil being clay-loam. These cattle were brought from farms of from 100 to 200 acres, each farm feeding from thirty to seventy head. They were bought by the owners in a lean state at from £5 to £9 each, and sold off the grass at from £13 to £16 per head. Much of the land in the western part of Ontario can be devoted to grazing purposes. The principal feeders during the winter are located in the counties of Wellington, Guelph, Elora, Fergus, Galt, Waterloo, and the adjoining neighborhoods. They agreed with me that if cattle were supplied with a fair amount of linseed cake, both on the grass and in the folds, it would be profitable to the farmer. They added: "But it must be borne in mind that the export trade is only of recent date. Five years ago only a thousand head had been shipped to Great Britain. Our markets previously had been Albany, Boston and New York; but the outrageous duty of 20 per cent. laid upon us by the Americans for all live stock, and their own increasing supplies, prevented the trade proving very remunerative, and farmers received no encouragement. But now that they have an assured market in England the improvement has been rapid, and we are yearly increasing our exports. The improved price, together with the demand, has caused our farmers to take a deeper interest in their stock; and the Canadian Government have established an Agricultural Commission, which will do a great deal of good and furnish information of such a character that must result in greater zeal. We have the best blooded animals in Canada, and with strict attention and more liberality in feeding, need be second to none in the world." It will thus be seen that Messrs. Franklin coincide with me in the fact that raising more cattle must henceforth be the paramount object of Canadian farmers, that is, if they wish to improve their position. It is lamentable that in so fine a country—the greater portion of the soil of which is equal to anything on this side of the Atlantic—so many farmers should be anxious to dispose of their land which, with more liberal treatment, would amply repay for increased outlay. If the necessary capital can be obtained, there is no excuse for niggardly farming. With good roots, abundant hay, cheap corn, and linseed cake of the finest quality to be had in the country at such reasonable rates, with miller's offal to be obtained at nominal prices, and bran, which possesses so many nutritive properties, selling at less than six cents per stone, there can be no excuse for farmers not keeping more stock upon their farms. If the English land were cultivated upon so penurious a principle general bankruptcy would be the result. Here a man with 100 acres in tillage would be expected to stall feed from twenty-five to thirty-five bullocks, upon each of which he would spend some £5 or £6 per head (in addition to roots) upon artificial feeding. It is not surprising that with such farming in Canada so much land should be for sale in Ontario, and now offering at prices ranging from £10 to £15 per acre, which cost the early pioneer little or nothing. In favored localities it might perhaps command higher rates, but present prospects would seem to denote a further reduction. It may be asked if the purchase of such land would not be a fair speculation for English farmers. My reply must be in the affirmative, provided that two or three occupations could be laid together. In Canada, farms are occasionally rented at from \$2 to \$5 per acre, but they are neither subject to tithe nor poor rate.

From 1s. to 2s. per acre would cover educational and other charges. Connected with the question of tithes is the fact that poor as Canada is in comparison with England, her people build churches (many Episcopalian), and pay their own ministers; nor can a stranger travelling through any of her country districts fail to notice that her people have more reverence for religion and more loyalty to their sovereign than the inhabitants of many older countries. After a most enjoyable and instructive visit, of which I shall long retain pleasing recollections, I took my leave of Canada, and embarked on board the Allan steamship *Sardinian* on Saturday, October 9th.

THE RETURN VOYAGE.

Our return voyage was all that could be desired, and, barring a delay of eight hours during a fog off Belle Isle, we ran, according to log, an average of 300 miles daily, arriving in Liverpool at two p.m. on Monday, October 18th. We only brought home about fifty saloon passengers, amongst whom were Sir Hugh Allan, the principal owner of the Allan Line, and Bishop Toke, of the Reformed National Church. Another of our passengers was Miss Annie Macpherson, of Spitalfields, London, who interested me in her work among the perishing children of that great city. During the past ten years she has rescued and trained several thousands of children, and has crossed the ocean twenty-four times. On an average 250 children have gone with her to her Farm Home at Galt, Ontario, where they remain till proper situations are found them. Many a sorrowful story of desertion fills her heart; orphans and others thrown upon the streets by the inhumanity of drunken parents. She assured me that Canada had been a God-opened way for these waifs, and that 98 out of every 100 were doing well. They are principally placed with farmers, who agree to keep them, giving them board and lodging and six months' schooling each year. They get \$25 for their services, with an annual increase; so that at seventeen or eighteen young men are able to hire themselves out at good wages. Ten pounds enables Miss Macpherson to rescue another life and give it a start in Canada. May God speed the work!

THE REPORT OF MR. PETER IMRIE,

OF CAWDER-CULT, MARGHILL, LANARK.

The first remark it occurs to make to such as may be thinking of emigrating to Canada is that the voyage across the Atlantic (at least in an Allan Line steamship) is entirely pleasant. In the saloon you have a high degree of luxury, in the intermediate cabin a considerable degree of comfort, and in the steerage very tolerable accommodation, with plenty of good, plain food. I made it a point to look into these matters for myself, and also conversed with the different classes of passengers on the subject.

But I fancy there will be few emigrants of any class who will consider themselves at the end of their journey when they leave their Atlantic liner at Point Lévis. There is nothing to attract the emigrant, or at all events the agricultural emigrant, in the neighborhood of Point Lévis. I fancy many a one might do worse than take a look at the Eastern Townships of the Province of Quebec before proceeding further westward. These townships are easily reached by Grand Trunk Railway from Point Lévis, *viâ* Richmond and Sherbrooke, the last named town being the capital of the townships, and situated at the junction of the railways running eastward through the new settlements of Scotstown and Lake Megantic and south-east to the United States, through the older settlements of Compton, Eaton, Stanstead, etc., etc.

Government land in the Eastern Townships is to be had at 60c. per acre. It is all dense forest; and in many sections the roads are few, and bad and far between. I could not recommend any emigrant from Scotland to go in for these lands. Better buy a partially improved lot. Such may be had in any district at little more

than the 60c. per acre. *plus* actual cost of improvements effected. Of such improvements the first is that of road making, the cost of which is laid upon all adjoining lands in the form of a tax. But the most important, of course, is the cutting down and burning of the timber, or of such portion of it as may not be worth saving. Unless in unfavorably situated localities, I believe it pays to market all the cedar, pine and spruce that may be upon these lands, and perhaps one or two varieties besides these; but all the other wood (and that will be the great bulk of forest in most cases) is fit for nothing but the flames. If near a large town, however, such as Sherbrooke, portions of the otherwise useless wood may be sold at fairly remunerative rates as firewood. In fact, in a very cold winter I understand any industrious man may make \$2.00 per day of clear profit at this work, and if he employs men besides himself his profits may, of course, be relatively increased. But rough or forest land in such favored localities cannot be purchased under \$6 an acre, or thereabouts. The cost of cutting and burning the wood, so as to leave the land fit for ploughing, varies somewhat according to circumstances, but I believe may be set down generally at about \$15 per acre. Of course the stumps are left in the ground for several years, to allow them the necessary time to die and grow easy of removal.

After the cutting and burning of the wood is done with, and any large stones removed, it is usual to plough the land roughly, and to take off a crop of wheat or potatoes, or both, afterwards sowing down for hay or pasture, in which state it will remain until the stumps are ready for removal. Now, as already remarked, the cost of bringing the forest land to a state of readiness for this course of cropping may be set down at \$15 per acre. There are plenty of Frenchmen and others who are clever at using the axe, and at all the other processes in forest clearing, who will do the work by contract at the figure named, or even less; and the first crop of wheat, manured with the ashes of the burnt forest, may, I am told, be reckoned upon to yield 20 or 25 bushels per acre, notwithstanding the presence of the stumps. With a fairly good market, it is considered that this crop alone should very nearly pay the cost of clearing, thus leaving the farmer with a piece of really good grazing land, at a price which can never be high, and which, I fancy, must in many cases be merely nominal. When the time comes for extracting the stumps, say in six or seven years, there will, of course, be a considerable outlay of capital necessary for the performance of that operation. Of course the amount will depend very much on the nature of the soil, and very much also on the number and character of the stumps. Six dollars per acre was about the figure mentioned to me in more than one quarter, as a fair quotation for this description of work, but I am bound to say I am inclined to think the job hard at the money. Ten dollars, or two pounds per acre, would probably not be too much to pay to get the work properly carried through, and even at that I cannot but think the farmer would have his perfectly cleared land at a price of which he could have little reason to complain.

In some parts of the townships the forest is not the only obstacle that has to be dealt with, huge boulders being also rather too plentiful. There are some stones even on the most choice sections; of that no one would complain, but I saw some other sections where these boulders were so numerous as to render the land practically worthless. Parties who think of purchasing land in these townships should, therefore, be careful to find out before they do so that they are really purchasing land, and not merely stones. A good deal of inspection may be necessary on this point, as, where there is a rank forest growth covering up everything, a merely cursory glance in passing through the forest may detect no stones at all—no matter how plentiful they may actually be—except of course the very large stones, which no amount of vegetation will suffice to hide. Another point worthy of being kept in mind by the intending settler is, that in the case of lands under cultivation, much of which is offered for sale is completely run out. Where this is the case, I am told that it will often cost more to put the land in good heart than it does to bring wild land into cultivation. Great care must therefore be exercised by parties purchasing. Purchasers should also be careful to employ a respectable solicitor, so as to make sure of getting a good title

before paying away any money. I heard of several cases of great hardship through neglect of this necessary precaution.

Speaking generally, I think I might venture to say of the cleared land in the Eastern Townships of Quebec Province that it is probably about equal in quality to the average run of land in Ontario (a Province which I have also visited), and I must say that I think the townships have several very material advantages over the more popular Province referred to. In the first place, land is much cheaper in the Eastern Townships than in Ontario; I think I might venture to say 30 per cent. less, for equal qualities of land and housing. For a home market they are probably about equally good; and, for an export market, the townships have the great advantage of being in close proximity to several first-rate seaports. The flat lands in the Eastern Townships are of really high quality. These lands are, of course, worth a good deal more than the cost of clearing them. In fact I believe some of them may run as high as \$70 per acre. But that would mean very fine land, and favorably situated. The same land in the neighborhood of Glasgow would be worth £3 per acre, or thereabouts, to rent. The hilly land (which is much more plentiful than the flat land, in the sections of the townships with which I happened to make most acquaintance) is not of the same value by any means, being generally too light and sandy, and I think perhaps fully as badly affected with rocks and stones. But, of course, it is relatively cheaper. On the whole, I would incline to think that an industrious man, with a few hundred pounds of capital, might reckon on being able to make a living in these Eastern Townships without much risk of ruination—certainly much less risk of that than at home. And he might also find himself growing gradually richer, in a manner, through the increasing value of his farm. But it is no place for any man who wants to grow rich in a hurry; at least for the present it is not so, I feel very sure.

There can be little doubt that this is a healthy and good country for stock-raising—the soil being mostly dry, the air clear and invigorating, and the entire country well watered. I saw many young beasts grazing among the stumps, and thriving well. Disease is, I believe, unknown, in its most serious forms at all events. Horses also do very well. I do not know whether it is the clear, bracing air that favors them, but I think they are generally longer winded than the driving horses we have at home. Sheep also thrive well, and good sorts are frequently to be met with.

If stock-rearing (without fattening) for the English market will pay in any part of Canada, I incline to think the Eastern Townships of the Province of Quebec may be as likely a locality for it as any I had the privilege of coming across. And I believe it is a trade that will pay fairly well, so long at least as the colony may retain the good fortune of being exempt from contagious diseases.

I will close my remarks on the townships with the following extract from my diary, viz.: "Drove from Scotstown to Compton, and thence to Lennoxville, a very long day's driving. The country improves all the way, and at Compton there are many really fine farms—especially those in the valley. Visited the Hillhurst farm, belonging to the Hon. Mr. Cochrane, and saw his famous Duchess cow, now twelve years old, and the mother of ten calves, two of which I saw. The other eight realized \$130,600, or an average of £3,000 a head. Saw also a pure Duke bull, and two others of the purest Bates blood. Mr. Cochrane is just starting a herd of Herefords, which he thinks will be the best breed for the great North-West; he has got fifty cows to begin with. Visited also the Hon. J. H. Pope's farm. The apparent comfort of the farmers hereabouts would seem to indicate that the clearing and subsequent farming of land in this quarter are not by any means discouraging occupations.

"Learned that there are always plenty of partially cleared farms for sale in the Eastern Townships, owing to Manitoba fever (which means the tendency to emigrate to Manitoba) and to ordinary domestic causes, farmers here thinking about as little of selling their farms as those at home do of selling their crops."

Coming back from the Eastern Townships to the main line of the Grand Trunk Railway, we journey onwards to Montreal. The intervening country is still chiefly in the hands of French Canadians. Cultivation, however, appears to improve some-

what from the moment Quebec is left until Montreal is reached. The quality of the land appears also to grow gradually better, and it is also somewhat more extensively cleared.

Travelling westward from Montreal, we leave the Province of Quebec and enter that of Ontario.

On arriving at Ottawa, I arranged to leave the inspection of Ontario to Messrs. Sagar and Curtis; Mr. Broderick and myself proceeding at once to Manitoba. On my return journey, however, I spent about a week in Ontario; and, although so short an inspection is not sufficient to warrant any attempt at a comprehensive report, I ascertained a few facts which seemed to me to indicate that the profits of farming in this Province cannot be great. For instance, from all the information I could gather from bankers and merchants, as well as from farmers themselves, I was led to the conclusion that comparatively few of the farmers lay past money. One man who has relations farming in West of Scotland, confessed that they made more out of their capital, on an average, than he did. Another sign that farming in Ontario is not over-profitable is the undeniable heavy emigration to Manitoba. Another circumstance indicating the same conclusion is the fact that the hope of the farmers of Ontario appears, by all accounts, to lie chiefly in the raising of cattle for exportation to England—an enterprise which, I feel sure, cannot be reckoned upon to leave any great profit to the farmer; so that, if that is their best prospect, I am unable to see how their general prospects can be satisfactory.

Taking land and labor at their present prices in Ontario, a three-year-old ox cannot be raised there so much as £9 cheaper than in England, and it costs that to transport him from the one place to the other, and to pay expenses of marketing. Moreover, this £9 does not include the profit of the exporter, which would require to be £2 per head more at least in a business where considerable losses are so inevitable. The Ontarian farmer would thus appear to work at a disadvantage of £11 per head as compared with the English competitor. Against this he has (1) a lower rent to the extent of about £1 per acre in the case of fair average land; this would come to £6, or say £7, of the cost of raising a three-year-old; in every other respect the cost of producing fodder and other feed is nearly as high as at home. But (2) the Ontarian has less money in his beast, and thus saves interest to the extent of, say £1. This leaves the Englishman with £3 of an advantage, a good part of which he must write off against risks from disease; whereas the Ontarian has to make no such provision.

At present, therefore, the Ontarian can only compete with us in cattle-raising by working at a smaller profit, and if he had disease to contend with he could not do it.

In short, but for this really precarious consideration, I venture to say that cattle-raising would be a distinctly less profitable occupation in Ontario than in England, as things go at present. I cannot see, therefore, how land is to maintain its present value in Ontario any more than in England; and indeed, if they come to have cattle diseases to contend with, the fall in the value of land there will be by so much the greater than with ourselves.

In point of fact, I suspect that Manitoba and the far west (to which so many of the Ontarians themselves are emigrating) will drive down the value of land and of farm produce at least as seriously in Ontario as in Great Britain, so that it is hard to see where there would be any advantage in emigrating to that part of Canada. Of course, if the current prices of land in Ontario be further reduced, without any corresponding reduction of rents at home, then I would believe in emigration to Ontario; but, for the present, the landowner of Ontario seems as unwilling as the English landlord to yield to the fact that our ever-increasing facilities of transport have practically added the vast fertile plains of the far west to our supply of available grain and cattle producing land, thus rendering that supply so much in excess of the demand that prices must come down and down with every increasing facility for transport.

The only way to stop this decline would be for the Governments of Canada and the United States to place such a price on their unpeopled territories as would prevent settlers thereon from producing more cheaply than the Ontarians and ourselves. So long as there is no price put upon these vast and most fertile regions—so long as they

continue to be offered to all mankind *for nothing*—so long, I say, must the value of land, both in England and elsewhere, be governed strictly by the cost of production in these new regions, plus the mere cost of transportation to Ontario, or England, or elsewhere, as the case may be. Now, as the expenses of transportation must necessarily decrease with every new mile of railway westwards, and with every new invention in the locomotive powers, and as there is no probability of either Canada or the States altering the present policy with respect to unsettled territories, it stands to reason that the value of land cannot fail to decline to that point (whatever it may be) at which the cost of production in the new country plus transportation to the old, becomes exactly equal to rent plus cost of production in the Old Country. There is no escape from that law. And if we assume that the cost of production in the old and the new countries may remain relatively pretty much as they are at present, then the rents here and the prices of farms in Ontario cannot possibly rise, but must alike continue to fall with every fall of freightage from the far west.

In these circumstances it is awkward to be tied down to a long lease in England, but it is equally awkward to be tied down to a proprietorship in Ontario, and will remain so until the Ontarians recognize their proximity to the gratuitously acquired farms of Manitoba and the North-West, by a reduction of say 25 to 50 per cent. in the prices they put upon their land. If they were to do that at once, and before English landlords came to see the necessity of doing something similar, they might reasonably expect a good flood of superior emigrants; *but not otherwise*.

Assuming that some Ontarian farmers may soon incline to part with their holdings at the reduction I have ventured to indicate, I may now say that Ontario generally is an agreeable place. I would think the climate (so far as my experience and information go) preferable to that of Scotland, or even to that of England probably. The dry clear air renders even the hottest days no way oppressive.

As to the land it is very much like the land at home, some of it very good and some of it very middling. Its goodness or badness depends also very much on the way in which it is treated. So there is little use talking about the number of bushels of wheat or tons of turnips per acre. But for fruit-growing I never saw the like of Ontario—the peaches especially. If anything would tie me to Ontario, it would be the peaches. I believe most of the country within a few miles of Lake Erie is suited to the production of this fruit in its greatest perfection. Apples grow to perfection throughout the entire Province; and I believe both they and peaches yield a good profit if skilfully managed.

I shall wind up these remarks on Ontario, with a few extracts from my diary:

7th August.—Sailed from Sarnia for Duluth, whence we travel by rail to Manitoba. In the steamer I fell in with a Mr. Allison, who has farmed in Ontario for many years. He came originally from Strathaven. With regard to clearing land in Ontario, he, as well as another experienced Ontarian who was with him, informed me that an average man can clear ten acres every winter; a good man will do an acre a week. And after burning the wood and scattering the ashes, and scraping the land with a V harrow, may sow wheat, and reap about forty bushels per acre the first year, the soil being well manured with the ashes. Part of the timber is of course reserved for fencing. The snake fence is by far the cheapest in Canada. Quickset gets eaten up by mice in winter, and straight fencing is expensive, owing to the necessity of putting the posts in very deep (say three feet), so as to prevent them being thrown out when the thaw sets in. Dairy stock pays pretty well: can draw about \$45 per cow, feeding on grass in summer and hay and straw in winter. Few farms are wholly cleared. Clearing is admitted on all hands to be a very heavy job; but with ordinary industry and perseverance, Mr. Allison firmly maintained that a man may begin on a forest lot and make his way steadily to fairly comfortable circumstances; and, of course, only a very small capital is wanted to begin with; in fact many have started with nothing but an axe and a small stock of provisions.

25th September.—Met a farmer from near Niagara, who considers farming, on the whole, fairly profitable, especially fruit-growing; wheat on well-farmed, well-manured land yields as much as thirty-five bushels per acre; maize and artificial

grasses are the other crops in his rotation, with one year fallow. His land, like all land near Niagara, is pretty sandy; thinks fruit-growing prospers best near the lakes. A farm near Niagara, with say 10 per cent. under fruit-trees, and with good housing, is stated by the gentleman referred to, to be worth \$100 per acre overhead; but farms without any considerable orchard may be had at \$60 per acre, even if of high quality otherwise. This gentleman considers that with careful and liberal management, an Ontario farm of 200 acres, of average quality, should maintain its owner, and give him \$1,000 per annum to put in the bank in lieu of rent. Of course this \$1,000 represents interest on the value of the farm, say \$12,000, and stock, say \$5,000, which is equal to about 6 per cent. on the money invested; the farmer's own labor being thrown in against the board and lodging of himself and family.

27th September.—Went through Thompson, Flannigan & Co.'s byres at Toronto, where about 4,000 bullocks are fed on distillery slop for six months, commencing about the 1st November. The slop is forced through pipes from Gooderham and Worts' distillery, a mile off, and is run right into the cattle troughs, at \$17 per head for the season. This, with a little hay, is the only food they get. With the facilities mentioned, four men attend to 510 cattle. I learned that these cattle must clear 65s. per cwt. in Glasgow or Liverpool to make the trade pay, though if there were few accidents 60s. might not involve positive loss.

These are not the best quality of cattle exported. The best are those which have been grass fed, and then finished off with corn; it does not do to ship grass-fed beasts without this finishing, as they would be soft and would lose seriously on the voyage.

I am told good store stock is getting rather scarce in Canada now.

30th September.—Met an intelligent farmer from Huron county. He says farm hands are getting very scarce there, owing to the emigration to Manitoba. This farmer, as well as many others with whom I have conversed, inclines to name \$50 per acre as a fair average for a good farm in Ontario, if, without any special advantage, such as proximity to a large town. To buy such a farm and stock it would probably not require very much more capital than would be required merely to rent and stock a similar farm at home; but neither would the return be any greater over a term of years, probably a good deal less generally, and with no better prospects of selling out to advantage. The risks of serious and overwhelming loss are, however, decidedly fewer in Ontario than at home; so that farmers with barely sufficient capital to carry on their business, and unable on that account to stand through two or three bad seasons, such as Great Britain is occasionally visited with, might be able to keep out of difficulty in Ontario for a lifetime, which, so far, is a compensation for the generally small profits of the calling in that country. To retired merchants, half-pay officers, and other amateurs endowed with agricultural instincts, and with some independent income, I fancy that, on that account, Ontario might be considered preferable to either England or Scotland; especially would I venture to commend to such gentlemen the tract of country from Niagara westward, along the shore of Lake Erie, where the pleasure of growing peaches and other fine fruits can be advantageously added to the more ordinary occupations of the farmer. To the practical farmer—to the man whose pleasure in the occupation is measured strictly by the profit—I have no hesitation in saying that, as prices of land go at present, the Eastern Townships are preferable to Ontario for cattle raising, and that Manitoba is vastly preferable to both of them for grain growing.

I almost forgot to mention that no one should on any account buy land hurriedly in Ontario. It is particularly advisable to look at several places and make numerous inquiries before purchasing, because the prices of land are in a transition stage there at present, so that as much is often put upon a bad place as upon a good one, according as the seller may happen to think moderately or extravagantly of the prospects of the place, or, in other words, according as the seller may happen to be alive or not alive to the depreciating influence which the opening up of Manitoba is bound to exercise upon the value of land in Ontario.

Perhaps the simplest way of fixing the value of land in Ontario is the following:

1. As there is always a surplus of agricultural produce to export to England, prices in Ontario are naturally the same as in England, minus the cost of transportation thither.

2. Land is of much the same qualities, and labor much about the same expense in either country, so that, *apart from rent*, the cost of production will be the same in either.

3. The value of an acre of land in Ontario is, therefore, just as much less than the same in England as it costs to transport the produce of such land to England. Thus an acre of well-farmed land in Ontario will produce 35 bushels of wheat; and to transport same to England, from, say Toronto, will, under ordinary circumstances, cost about £5s., so that the rent of the land ought to be 35s. less in Ontario than in England. In the same way we may count that a good three-year-old bullock represents a year's produce of about six acres of fairish land (besides labor), and it will cost at least £10 to cover all expenses of sending to England and paying the exporter for his trouble; so that for cattle raising the Ontario land would require to be 33s. 4d. cheaper than the English to cover that expense.*

MANITOBA AND THE NORTH-WEST.

The immense territory indicated by these titles is of the most varied qualities. Vast tracts are barren and worthless—vast tracts are extremely fertile. Again, narrowing down our view to any particular locality, it will be found just as at home, that a very fine piece of land may lie alongside a very middling piece. Bog and dry land, especially, are varieties to be found in very frequent contiguity. So also in the same section you will often find the soil much thinner at one place than at another. And, again, over so enormous an expanse of territory, there are necessarily varieties of climate, which of course also materially affect the agricultural properties of the localities in which they prevail. On the whole, therefore, it is not safe to indulge in general statements regarding this territory. And, on the other hand, it is beyond the bounds of practicability for us to treat of every locality particularly. We will, therefore, attempt to treat of a small part only; and, indeed, for all practical purposes of emigration, it is not necessary to do anything more than that, as emigrants going out now will naturally settle either among those already out or just beyond them. We will therefore confine our remarks almost entirely to those parts of the country that are already settled, and a little way beyond. This will not carry us more than 250 miles west of Winnipeg.

The Red River Valley, in which Winnipeg is situated, is covered to a depth of probably over two feet on an average, with the richest soil I saw in all my travels. But a very large proportion of it is too wet for cultivation. These boggy parts yield heavy crops of hay—rather coarse looking stuff, but undeniably nutritious, and not distasteful to the beasts. It is an open question whether these wet tracts will admit of being thoroughly drained, owing to the extremely level character of the valley. I feel pretty sure that tile drains will do at all events, both because of there being too little fall, and because of the severity of the frosts, which will go deeper than the tiles could be put, and would be certain to disturb them seriously. I fancy therefore that open drainage is the only kind practicable, and this is already being taken in hand by the Government. The plan of the Government is to cut good-sized ditches at right angles to the rivers, and to let the settlers drain their lands into these, by means of plough furrows, or shallow open drains. Fortunately the soil is well suited to this sort of drainage, for it has been found that once a ditch is cut and set running, it has no tendency to fill up, but rather wears gradually deeper and wider, so that in time these Government ditches will no doubt become small rivers. These ditches will of course require to be paid for by means of taxation. If the Red River

* NOTE.—It should be mentioned that only a small quantity of the land in Ontario is rented; the farmers generally being their own landlords; also that the taxes are light, rarely exceeding about 1s. 6d. per acre, and that the cost of living is cheaper than in England.

Valley land can be drained at anything like a small figure, I have no doubt it would pay to do it even just now, as, when dry, it is undeniably the best wheat land on the American continent. In any case, it will pay to drain it some day, no matter what the cost; though of course it would be foolish in the Government, or any individual proprietor, to lay out any heavy expenditure on it just now, while there is yet abundance of nearly as good land dry and ready for the plough in the immediate neighborhood.

As for the naturally dry land of the Red River Valley in Manitoba, all I can say is that there is nothing like it. The wheat crops which it produces do not, it is true, show such an average as would be considered great in England; but that is not the fault of the land. I suppose the farmers find that it pays them better to till a big breadth badly than a small breadth well. At all events that is what they seem inclined to do. But withal, the extent under cultivation is still insignificant in comparison with what is lying in its natural state.

About 40 bushels to the acre is the best yield of wheat I came across, even in the Red River Valley; and I doubt if the average this year would be much over half that, owing to the exceptionally late and wet seeding-time. But with really careful management, including a little manure and an occasional fallowing, I cannot but think the average wheat-yield of dry land in the Red River Valley should reach 50 bushels, or even more than that in the northern half of the valley. The further south you go the land loses in strength and gains in dryness, until away far south, in the States of Minnesota and Dakota, it becomes quite sandy. All Manitoba, however, is strong enough.

There is a large tract of generally dry land from Poplar Point to Portage la Prairie, or, say, from forty miles west of Winnipeg onwards to seventy miles west of that city. I would almost venture to say that, take it all over, there is not a better tract of land than this, and of equal extent, in all Manitoba. The value of land in this quarter is a thing not easy to fix. Some men seek as high as \$15 per acre, while others, with equally good land, would sell it at half that, or even less. This district is already penetrated by the Canadian Pacific Railway.

Of course there is no free-grant land now obtainable here, so that it may not suit emigrants of small means; but, for men with £1,000 or upwards of capital, I incline to think it is worthy of attention. Its better situation and its higher quality render it all its price more valuable than the lands of the Far West. Wood and water are also pretty easily procurable hereabouts. As a result of a good deal of inquiry, I believe wheat can be produced in this quarter at 2s. per bushel just now; but, with the natural development of facilities, it may probably become practicable to produce it profitably at even a lower figure, the land wants so little labor and so little manure. When the new railway is ready, as it will be very soon, it will be easy to deliver this wheat in England at about 1s. 6d. per bushel; so that once Manitoba gets fairly set agoing, it is hard to see how wheat in England is to average over 3s. 6d. per bushel.

But it will take time to come to that. For the present, farmers in Manitoba have so little capital in comparison with the extent of their lands, that only very trifling areas get put under crop. There can be no mistake, however, as to the merits of the country for wheat-growing. No part of the United States (so far as I have seen or heard), nor Ontario, nor Great Britain, can possibly compete with it, taking land at its present prices in Manitoba and in these other places respectively; so that, once the wheat-growing capabilities of Manitoba are extensively utilised, the value of wheat-growing land in these other places must seriously deteriorate.

Wet land in the Red River Valley is not worth over two dollars per acre; half that would be as much as it would bring if far from Winnipeg or from the new railway.

The Mennonites have some very fine land reserved for them. The term of reservation, however, has nearly expired now; and as a large portion has not yet been settled by these people, the same will be thrown open for general settlement. Of that I was assured by the authorities. Assuming that this will be done, I would incline to recommend emigrants to have an eye to these Mennonite lands. I drove through one of the settlements—the one to the west and north-west of Emerson—and am safe to

say it is well worthy of attention. The soil is barely so strong as that from Poplar Point to Portage la Prairie, but it is strong enough, and very evenly and satisfactorily dry. The proximity of the Mennonites is also an advantage, as it ensures an abundant supply of labor. I believe these Mennonites are peaceable enough people; but it is absurd to compare them, as has often been done, to the members of the Society of Friends.

This Mennonite land is within comparatively easy access of Emerson railway station, so that, on the whole, I think farmers with means might advantageously invest in it, if the Government be prepared to sell at a reasonable rate—say five dollars per acre; and I scarcely expect, from anything I know, that they will ask more. At that price, an energetic man of fair means—say £2 per acre—would be able to clear off the cost of his land the very first year, so that he would ever afterwards be as well off as if he had taken up free-grant land, and he would, of course, have his immediate market, and otherwise advantageous situation, all to the good. Emigrants with means should certainly keep these circumstances in view. If they go away Far West, where there is no railway, nor market for produce, they must sit still till such arrive. If, on the other hand, they spend five to ten dollars an acre in the purchase of first-class land immediately accessible to a market or to a railway, they may clear off all the purchase-money the which the settler on the free-grant lands further west is waiting for the railway to arrive, before he can begin operation at all extensively.

Throughout the Red River Valley (and it is larger than all Scotland) there are many tracts of fine land besides the two I have referred to. And then there are also many sections, which are partly dry and partly wet; but for the present these need not be particularly referred to, except to say that anyone whose fancy lies towards a place of that kind, would require to be careful where he planted his house, so as to ensure for himself a dry road to the outer world at all seasons.

I do not know that I need explain that a vast extent of the Red River Valley is in the hands of speculators, who bought it up from the Half-breeds. These Half-breeds had 1,400,000 acres allotted to them by Government, a great deal of which has got into the hands of various speculators in Winnipeg and elsewhere. In many such cases a bottle of whiskey was sufficient to buy a farm. Then again, all the land, for two to four miles back, along the banks of the Red River and the Assiniboine, was originally allotted in strips to the discharged servants of the Hudson's Bay Company, who still hold them to a considerable extent, but are mostly willing to sell at reasonable rates. If I were buying a farm in Manitoba, I would think it an important advantage to have one or more of these river strips in addition to any other land I might have, so as to ensure a supply of wood, which, for the present at least, grows hardly anywhere in Manitoba, except along the banks of these large rivers. The unlimited supply of water is also an advantage, though there are few places in which water may not be had by means of wells.

It is well enough known that the river water is not very good, and that the well water even is not all good; in fact, much of it is very middling, and plenty of it very bad. There seems little reason to doubt, however, that good water will be found in ample quantities in all localities by means of deeper wells than can be conveniently sunk by settlers generally just now.

In concluding my remarks on the soil of this most splendid valley, I have to say that, for the present at least, it is disagreeable in wet weather. The mud is something quite incomparable in point of stickiness, and the rain brings forth small frogs in millions. The settlers make soup from the hind-legs of these creatures, and declare it to be very fine. I never tasted it.

There is not such a thing as a hard road in the country, so that the mud is a thing that cannot be escaped if one goes out of doors at all in wet weather. Even the streets of Winnipeg are still innocent of all hard material, except the footpaths, so that, after a day's rain, the horses are up beyond their knees and the carts to their axles. Things, however, will no doubt gradually grow right in all these respects; for it is really inconceivable that a country so extremely capable of furnishing forth the necessities of life, should remain for ever disagreeable in any respect that admits of being mended

by the inhabitants. Of course it will take time to bring about these improvements, but probably not a long time.* There are abundant supplies of gravel and road-metal now, obtainable for Winnipeg by means of the railway. In the country districts, however, metal roads may remain scarce for many a day; and, in fact, with the exception of two or three months in the year, they are not wanted; for in the dry weather the land itself makes an exceptionally good road, fit to stand any amount of traffic; and then, in the winter months, the whole country is as hard as iron.

Another momentary drawback to Manitoba is the presence of so many blackbirds; there are millions of them. Unless something is done to keep them down, they will practically diminish the yield of wheat to a serious extent. However, as they are good for eating, I have no doubt they will be kept duly down by-and-by. The mosquitoes are also a little troublesome, but not very.

Of all the drawbacks to Manitoba, however, the most material one, and in my humble opinion the only one worth calling a drawback, is an occasional plague of locusts, or some such insects, which eat up every green thing. I believe that, on an average of years, their ravages do not amount to anything insufferable; but if they were to happen to come for two or three years in close succession, they might leave very little food for man or beast. Judging from past experience, however, the chances of so calamitous a visitation are not great. During the present century they have appeared in devastating numbers only three or four times, and that at long intervals. So, if they be no worse in the future than they have been in the past, no one need shun the country on their account.

The long winter is also a thing to be considered. The country is as hard as iron for five months, and the temperature much lower than we know anything at all about in Scotland. It is not unbearable, however. People who have lived through it for years look quite well; and, indeed, they declare it by no means so disagreeable as the raw wet wintry weather of the British Islands. It is seldom that one catches cold out there. The dry clear air seems to prevent that, in wet and cold weather alike. I myself have slept in damp clothes, with the wind whistling through the tent about my ears, and still awoke in the morning fresh and well, and without a vestige of cold. If you expose yourself thoughtlessly in winter, you may get frozen to death; but you won't catch cold. The climate is, in fact, undeniably healthy; but care must be taken in winter not to go far from the house without ample precautions, in the shape of buffalo robes or other warm clothing.

Of course nothing can be done on the land during the winter months; but still a good deal of employment may be found in putting up housing, hauling wood, threshing and taking grain to market or railway station, attending to cattle, etc.

Speaking of cattle, I may say that I doubt if they will ever be other than a secondary consideration in the Red River Valley. The long winter and the necessity for house feeding, will always make it dear to raise them there, in comparison, at all events, with the cost of raising them in the far west, near the base of the Rocky Mountains, where the winters are greatly milder, and the cattle never require to be housed at all. At the same time it is the fact that there is a decided scarcity of cattle in the country at present; and so long as that may happen to continue, the rearing of them cannot fail to be profitable. Looking beyond the accidents of the moment, however, wheat is the thing that is to make the country rich. That is the product with which it can defy the competition of the rest of the world. That and potatoes; but they, of course, are not so well suited for export. I never saw such a country for potatoes—ten tons to the acre—with no manure and no cultivation worthy of the name. Turnips, carrots and other vegetables also very strong. I saw no beans growing, but I cannot help thinking it might be a good country for them, and that they would be a good crop to alternate occasionally with the wheat. Oats grow healthy and strong and heavy to the acre, but not heavy to the bushel; they ripen too fast. By-and-by it is very likely that a variety better suited to the climate may be found.

* NOTE.—Manitoba is now being divided into municipal districts; and one of the first duties of these corporations will be in regard to roads in the Province.

So also with wheat; it would be a great thing for the country if they could find a variety that would stand through the winter: at present spring wheat is the only sort cultivated. It would divide the work much better if the wheat sowing could be got over in autumn, and no doubt it would help to lead to heavier crops as well.

The labor question is one that has not yet presented any difficulty. Laborers, it is true, are not plentiful, but the demand for them is not great either. Were capital poured at all freely into the country, I have little doubt laborers would also turn up. From away far south, in the United States, large numbers of men set out annually to reap the harvest northwards, and northwards through Dakota. They will, no doubt, go over the border into Manitoba as soon as they are wanted. Then there are Mennonites, and Indians, and Half-breeds who, though lazy, are fond of dollars, and will doubtless grow gradually willing to do a good deal to get them. For a long time there will also be a stream of fresh immigrants annually, many of whom will probably incline to hire themselves out for a season before settling down.

We shall now proceed to the North-West Territory, where those emigrants must go who want to take up free grant lands. Before leaving the Red River Valley, however, I would like to say that if, by the time this report gets published, it should happen that the unsettled Mennonite lands, already referred to, are offered by the Government as free grants, rather than for sale, it would, I think, be more immediately profitable to settle on them rather than go further west. The point will no doubt be decided shortly, so that anyone going out next season will easily obtain the information from any of the emigration agents.

Leaving the Red River Valley about 25 miles to the west of Portage la Prairie, or 90 miles to the west of Winnipeg, we pass through a section of rising sandy land which would incline one to think that the Red River Valley may at one time have been a great lake, and this its margin. The character of the country is now very different from what we have been accustomed to since we entered the Red River Valley at Glynndon, in Minnesota. From then till now, all the land we have seen has been as flat as a table, and in many places not a tree nor a hut to be seen—nothing but grass as far as the eye could reach. We felt the monotony of the scene somewhat oppressive at first, but soon got used to it. Now, however, that we have got to the Red River Valley, we are away from all that; and on these sandy ridges we feel as if we were at home, except for the scarcity of houses and of population. This sort of land extends from the Red River Valley to the Big Plain, a distance of perhaps 15 miles. There are odd bits of very good land amongst these ridges—sandler than in the Red River Valley, and will not stand such heavy cropping, but still very good, deep, black land. I stayed overnight with a gentleman who had purchased 480 acres of it at about two dollars per acre, with abundance of wood and water of best quality. He has also the advantage of being surrounded by that sandy land, which is not likely to get settled up for many a day, and so he may have the use of it gratis.

The Big Plain, which we enter after half a day's journey over the mixed stretch just referred to, is almost as monotonous as the Red River Valley. No trees and no streams, but still plenty of good water in wells. There are a good many settlers on the plain, and room for a good many more. The land is nice dry reliable looking stuff, but just a trifle too sandy. The black soil, however, is deep, perhaps 19 inches on an average, and the crops are healthy and of fair weight; wheat, perhaps, 20 to 25 bushels per acre. Grass does not grow strong here; the soil is too dry and sandy for it. This plain will be, I think, about a thousand square miles in extent. I did not see much wet land on it—certainly not more than enough for hay. On the whole it is a moderately good place to settle. But, of course, its qualities will not last so long as where the land is heavier.

After leaving the Big Plain, we pass through a region of ponds and brushwood for 20 miles, with very few settlers; this brings us close to Minnedosa, on the Little Saskatchewan, and then we find a few settlers. All this broken pondy land is of decidedly superior quality, and it is said that many of the pools admit of easy drainage. That, however, is an expense to which no one will think of going for the present. For grazing it is fine as it is, and there is an unlimited supply of hay; so, anyone

who is determined to try stock farming, with quite a limited extent of ploughing, might do very well here. These ponds are alive with ducks. Minnedosa is called a city, but it is quite a small place. There are several good stores in it, saw mill, grist-mill, smithy, stopping-houses, etc. The Little Saskatchewan is a considerable river of good water, and plenty of timber on its banks higher up. For 10 miles west of Minnedosa the land continues bushy and pondy. For the next 20 miles there is rolling prairie, mostly of pretty good quality, with swampy bits every here and there, only suitable for hay. In all this stretch of 20 miles we found no good water, and almost no trees, and very few settlers. I would have a suspicion that this stretch is afflicted with the presence of too much alkali. The taste of the water and the appearance of the grass both indicate something of that kind. The next few miles are too low lying and wet for ploughing; and then Shoal Lake (a mounted police station) is reached, 40 miles from Minnedosa.

Shoal Lake is clear fine water with gravelly beach—a pretty place with a most comfortable stopping-house. All the land to the north-east of Shoal Lake, towards Riding Mountain, is pretty well settled chiefly by Scotch. But towards the south there are few settlers, though the land is good, and the water good, but timber somewhat scarce, while to the north it is abundant. This quarter is worthy of some attention. It has been neglected owing to a place of superior attractions having been discovered further west. But many of the best sections of the latter have now been taken up, so that the large district down the Oak River, to the south of Shoal Lake, may now afford as good free-grant land as may be found, unless by going still further west than the superior district above referred to. The soil hereabouts is 12 to 18 inches deep, resting on a good subsoil of medium stiffness, not too sandy. A blacksmith is much wanted at Shoal Lake. A joiner also might probably do well. Of course they would take up free-grant land.

From Shoal Lake westwards to the village of Birtle, on Bird Tail Creek, 20 miles, the land continues generally good, and some of it everything that one could wish. It is not yet extensively settled; but many of the very best lots are taken up. There is a good deal of first-class hay land hereabouts, the marshes being large and not too wet. Most of them admit of easy drainage into the creeks which mostly run in deep gorges out in this quarter. In this tract of 20 miles, between Shoal Lake and Bird Tail Creek, there is still an abundance of free grant land of good quality open for settlement. The land office for it is at Birtle, and the gentlemen in charge are very capable and obliging. The country is diversified somewhat, and pleasant to look at; and the soil almost all of satisfactory strength and depth. Altogether it is a decidedly good locality. When I was there the land was not all surveyed, and immigrants then arriving were in some difficulty where to squat, as, if they happened to settle on land that was not free-grant land, they might subsequently be compelled either to remove or pay a price for it. Next season there will be no difficulty of that kind in this quarter at least.

Of course it is to be remembered that this place is over 200 miles from Winnipeg, and that until the Canadian Pacific Railway is extended this length, there will be no reliable market for produce. Incoming settlers may want a little, and in some seasons Government may possibly want to buy a good deal to feed the Indians; but neither of these markets can be considered sufficient. Of course, even without the railway, no settler is in danger of starving in such a fertile country; but if once the railway were there, I cannot but think that the settlers might soon find themselves getting into really comfortable circumstances. The workmen engaged in making the railway will want a lot of farm produce.

In travelling from Birtle to Fort Ellice, I went a round-about way, by the east side of Bird Tail Creek and through an Indian reserve. On this route I passed over some of the very finest land imaginable—within an ace of being as strong as the Red River land, with natural grass that could not be surpassed, abundance of fine water and wood, and a sufficiently diversified landscape. I cannot conceive any immigrant to this quarter ever regretting his choice of a home. Here the great River Assiniboine flows very tortuously through an immense gorge about

half a mile wide and 200 to 300 feet down below the level of the surrounding prairie. For two or three miles back from the river, on either bank, the land is quite too light and sandy, but after that it is mostly good. Journeying northwards from Fort Ellice to Shell River, we pass over first, two or three miles of light land—for the next ten miles the land is stronger, soil two feet deep, with a nice moderately strong subsoil—all fit for ploughing, except a few large hay marshes which could be very easily drained, but they are probably more useful as they are. Beyond this the land grows still stronger as we get north towards Shell River, but is a good deal more broken, more ponds, more wood, more bush. As a rule, in this North-West Territory, it has seemed to me that the strongest lands are almost all encumbered a good deal with ponds and brushwood; which indeed is only natural, as the lighter, sandier land, will neither hold water nor grow rubbish (or anything else) so well as the stronger soils. Consequently anyone who is bent upon having the very best class of soil must, as a rule, make up his mind to some extra preliminary labor at clearing and draining before he can have the *whole* of his land ready for the plough. On all sections, however, there is a large proportion of immediately ploughable land. Very little of the large tract bounded on the west and south by the Assiniboine, on the north-west by Shell River, and on the east by Bird Tail Creek, is yet occupied, except along the banks of Bird-Tail Creek, and about thirty families at Shell River settlement. All of the settlers in these parts to whom I spoke appeared to be really cheerful and satisfied; and I incline to think they well may. As good a farm can be got here as to the east of Bird Tail Creek to which I have already referred; and a better one may be had in either of these localities than at any point for many miles further west, beyond the Assiniboine. In fact, once this Shell River district and all east of it gets taken up, it is not unlikely that immigrants to the North-West may pass over more than 100 miles of poor or middling country so as to get to the neighborhood of the Touchwood Hills, where the best class of land is said to be quite plentiful. Away up here in the North-West there is one considerable drawback as compared with the Red River Valley, and that is that the seasons for seeding and reaping are shorter by several days—perhaps even a week or ten days sometimes. Settlers up here would therefore probably do well not to go in too exclusively for cropping. A finer district for dairy-farming could hardly be imagined.

29th August.—Drove from Fort Ellice with Mr. McDonald, Hudson Bay Company's factor, ten miles north-east, to see Mr. Dawson from Lincolnshire, who settled here last year; passed over a large tract of most desirable land. Mr. Dawson is on the west bank of Snake Creek, and has good crops and a splendid farm. He has just purchased eight or nine very fine Galloway cattle. Mr. McDonald (who knows all this country well) informs me that away to the south of Fort Ellice the land is good, but destitute of timber, except along the river bank. Mr. McDonald thinks highly of the land away westwards by the Qu'Appelle, and in the Touchwood Hill district, although for the first eighteen miles west of the Assiniboine it is not good. This is also the report of Mr. McLean, the Hudson's Bay factor from Fort Qu'Appelle, whom I had the pleasure of meeting at Fort Ellice. Mr. McDonald also informs me that to the north-north-west of Shell River the country generally is only suitable for cattle, being a good deal broken, and the seasons rather uncertain. The wood region does not begin till north of Fort Pelly, which is 120 miles north of Fort Ellice. Mr. Marcus Smith, of the Canadian Pacific Railway Survey, called at Fort Ellice to-day. He has been up and down the country surveying for nine years, and gave much valuable and reliable information, which is interwoven here and there throughout this report. We now turn homewards, with a feeling that we shall look in vain for any finer farms than are to be found on the best sections of the Bird Tail Creek and Shell River districts; and as there is comparatively little of it yet taken up, I have no doubt all immigrants for the next year or two may find lots to their mind.

Driving south-east from Fort Ellice, along the north bank of the Assiniboine, we find the first sixty miles to be rolling treeless prairie—much of the soil rather too light, but still here and there a piece satisfactorily strong; very few settlers on

all this. On one of the Indian reserves I saw some really good crops, and most creditably managed; in fact, I did not see any more tidy farming in Canada. I am sorry to say, however, that the Indians are not so industrious throughout the entire country as they seem to be on this reserve. The land composing the reserve referred to is pretty sandy, and of course easier to manage than the stronger soils; in that respect it is well suited for beginners, like the Indians; and I would almost venture to suggest to the Dominion Government the propriety of seeing that all the Indian reserves should be composed of land of that class. On other reserves, where the land was immensely stronger, but of course less easy to manage, I found a much less satisfactory result. At the mouth of the Oak River there is one of these reserves, on low-lying alluvial soil of a quality equal to the Red River Valley; but not nearly so suitable for Indian farming as the lighter lands on the plains. From that onwards towards Rapid City the treeless prairie continues for twelve or fourteen miles—soil still rather sandy generally—black, say fifteen inches, with rather a sandy loam for subsoil. None of the grass on this light land is heavy; but it is nice grass, and, in the course of time this may come to be a fine sheep country. Water seldom seen, but said to be easily procurable by means of wells. Saw one settler (an Ontarian) who said he rather preferred this light sharp land to the stronger soils further north, owing to the shortness of the seasons for sowing and reaping. In this he is so far right, though, on the whole, I would rather have the stronger land, and not crop more than I could easily overtake in even the shortest of seasons, devoting the rest of the land to dairy or stock farming as already indicated. On nearing Rapid City the soil gets stronger, and also (as a consequence, I suppose) more broken by ponds and scrub. All the good bits of the little Saskatchewan district near Rapid City appear to be taken up. Rapid City is growing quickly. It is a nicely situated place—not too flat, like Winnipeg and Portage la Prairie. Plasterers here are getting 14s. per day, and carpenters 9s. An agricultural college is being established in the immediate vicinity of Rapid City, similar to that at Guelph, in Ontario, whence several professors are coming. The Guelph one is self-supporting, I am told, through student-labor, and this one is expected to prove so too. It possesses 1,000 acres of land. I thought I saw a deal of public spirit and enterprise about Rapid City. Good land within two or three miles of Rapid City, sells at \$10 to \$20 per acre; further out, about \$3 to \$5. Away to the south of Rapid City, on the Big Plain, there is a good deal of really fine land. Crops look well; a patch of alkali here and there; wood and water both scarce, though it is not doubted the latter may be had anywhere by means of wells.

As we pass on the south-east we find a good many somewhat gravelly places, with some stony, also a few pond holes all dried up at present, and yielding heavy crops of hay. The natural grass on this plain generally is not so light as it is on more elevated plains of equal quality of soil. There is still plenty of free grant land available on this plain, and, though it is not all first-rate there are many first-rate sections to be had for the looking for. But it is about as utterly shelterless as any part of the Red River Valley. Withal, if wood for building and fuel were only a little easier to get, I have no doubt the proximity of Rapid City and the navigable waters of the Assiniboine, and also its own considerable agricultural merits, would soon lead to this plain being all taken up. The Assiniboine banks here are low—no great gorge as at Fort Ellice—and the land adjoining them is of superior quality. The ferryman at Rapids Crossing has good crops of wheat, oats and potatoes. The wheat looks like 30 bushels to the acre, but the blackbirds will soon make it less. At five miles south of the Assiniboine we find black sandy loam 18 inches, with pretty stiff subsoil; also numerous patches of gravel; good water supply; wood at Brandon Hills, three miles off. The land generally improves as we get nearer these hills. A good many settlers in this part, but plenty of good land still unoccupied. The land here is rather stronger than it is on the open, treeless prairies we have been passing over, but not so strong as in the broken, pondy district of the Little Saskatchewan, or in the districts of Bird Tail Creek and Shell River. On the whole, this Brandon Hill quarter is a decidedly desirable one; but, of course, all the best

free-grant sections in it have been taken up. I am assured, however, that pretty good ones are still to be had in the neighborhood, and of course there are plenty of unoccupied railway sections of the best quality for sale; and the price will probably not be high, though at present it is not possible, I believe, to speak with certainty on that point.*

We now pass through Grand Valley, where there is much finer land pretty well taken up, and a good deal of rather gravelly land not much taken up. On arriving at the Souris Land Office we learned from the agent that immigrants to his district next season will be advised to go twenty miles southwards to the Souris Plain and westward into the Plum Creek neighborhood, where he says there is good timber and better land than any previously surveyed in this part of the country. I am sorry to say that, owing to an accident to one of the horses, it was impossible for me to go west to see this Plum Creek district; but I incline to believe the report of the land agent respecting it may possibly be correct, as I heard from another reliable gentleman, while at Fort Ellice, that the land about Oak Lake (out of which Plum Creek flows into the Souris) is of high quality. I would be doubtful, however, if any of it is as strong or good as the best lands in the region of the Bird Tail and the Shell River.

We stayed over the night at Milford, a rising town of two stores, a smithy, a saw-mill, and the prospect of a grist-mill next year. Called next day on Messrs. Callander and Reid, five miles south-east of Milford, on the banks of Oak Creek: fine water, plenty of timber, beautiful situation, and a decidedly good farm. If the land agent's paradise at Plum Creek is as good as this, I can recommend it. But there is no first-class free-grant land just hereabouts now—none till we get up to about Lang's Valley, where the Souris, coming from the west, bends northwards. From Callander and Reid's towards Lang's Valley the land for the first seven or eight miles is pretty good prairie, then a large tract of somewhat hilly land, say five miles north and south, by fifteen east and west. In this hilly quarter there are several fine lakes, and plenty of good grazing and hay land; also some timber and evidently some heavy game. I saw a bear, and plenty of foxes, also a few deer. A finer country than this for hunting in could hardly be imagined. In this clear, exhilarating atmosphere good horses can hardly be tired out. Lang's Valley, at the bend of the Souris, is quite a dip down from the level of the surrounding prairie; it is not an extensive tract. There is a nice little stream of water running through it, the last we shall see for a good while. Most of the land in the valley is good hay land; some of it dry enough to plough. Mr. Lang praises the land away west by Plum Creek.

Leaving Lang's Valley we enter on a vast expanse of slightly rolling prairie, which extends southwards for twenty miles or so to the Turtle Mountains, and westwards hundreds of miles. On the borders of this plain, adjoining Lang's Valley, there is some timber, and the only settler on it told me he found good water by digging an eight foot well. A large tract of the land just here is worthy of special attention. Where the well above referred to was sunk the black soil is two feet deep, with layers of clay and sand underneath. The black soil is a sandy loam of medium strength—really useful land, and will be easy to work. No drainage will be necessary hereabouts, nor any clearing away of bush. There are a few hay marshes, but not more than will be wanted; and every other acre is immediately fit for ploughing. Along the banks of the Souris there is sufficient timber for immediately adjoining settlers; and when it runs down there will, I believe, always be a practicability of getting boards at the Milford saw-mill. On the whole, I think I might venture to specially recommend this quarter to the attention to any immigrants who feel as if they might be disheartened by the ponds and brushwood of the stronger lands up about the Shell River.

* NOTE.—The maximum price of the railway lands along the route of the Canadian Pacific Railway is \$5 (£1) per acre.

But let it not be supposed that all this vast Souris plain is equally good. I spent several days on it, taking a very zigzag course; and I do not know that I found it any better than the piece, of about a township in extent (say thirty-six square miles), in the vicinity of Lang's Valley, already referred to. Beyond that, westwards for about fifteen miles, there is a good deal of the land gravelly, with very thin soil; and also a good deal of it stony. But, interspersed therewith, one also comes across many a good bit; and, of course, anyone going in during the next year or two will have no difficulty in securing such, as there is one settler, or two at most, there yet. I travelled for days over this plain without encountering a human being, or seeing any trace of one—a boundless grass park, with nothing on it now but a stray fox, or deer, or skunk, and a few buffalo bones. There are no buffalo hereabouts now; at one time there were hundreds of thousands.

Travelling further west we find no change in the character of the country; but, on turning southwards, away from the neighborhood of the Souris, we begin to cross more frequent patches of fine land. The prairie gets to be more rolling, and the hay marshes more numerous, and some of them very large. On the whole, however, I am doubtful if this vast Souris plain contains more than thirty or forty per cent. of first-class ploughable land. But in saying that, I ought to explain that I am speaking with the fastidiousness of a Manitoban, and so condemn all land that requires money to be expended on it to make it ploughable and fertile—a doctrine which is quite correct in a country where there is so much faultless land to be had for nothing, or thereabouts. We now steer direct for the Turtle Mountains, which necessitates our crossing a terrible marsh, whose area cannot be much under 40 square miles. I would rather go a good bit round about than cross that marsh again. In the middle of it is White Lake, where there are innumerable ducks; we also saw large flocks of wild geese; and, out of the Souris plain, there are more prairie fowl than we encountered in any other quarter—together an extraordinary locality for wild fowl. The Turtle Mountains lie along the border of the United States; and, for 5 or 6 miles north of them, there extend tracts of really good land, on which there are a good many settlers, but still plenty of room. Emigrants who think of settling here should leave the train at Emerson. In many respects this is a particularly desirable locality. There is abundance of timber on the Turtle Mountains, and numerous streams of splendid water flow from these mountains northwards. The soil is of various qualities, but, for the next year or two at least, all immigrants may easily obtain a good bit. It is very much like the Souris plain soil—perhaps a shade stronger—black sandy loam, 12 to 18 inches, or perhaps 2 feet in some places; subsoil pretty stiff, but not more so than they like it out hereabouts. There is also plenty of lime in the district. There is but little scrub, and, on the whole, not too much marsh or hay land; some parts too stony, but no immigrant need settle on these for the present. I am told there are now 150 settlers in the district, but there is still room for thousands. The Land Office is at White Lake. The greatest drawback to this district is that there is no immediate prospect of a railway; but, for my part, I cannot see how so fine a tract of country is to remain either unsettled or unrailed for any great length of time. In any case, so large a district cannot fail to furnish a moderate market from incoming settlers for a year or two. Altogether, with its abundant wood and water, this is a comfortable looking spot to pitch upon, and there is plenty of room. Emigrants coming out in the wet season, however, should not look near it, as the streams which flow across the trail are then big, and there are no bridges, and to ford them is an enterprise to which I will never recommend any honest man. In point of fact, there can be little sweet travelling anywhere in Manitoba during the wet season. From Turtle Mountains eastwards to Badger Creek the land continues to be pretty much as above described, except that the gravelly and stony ridges become rather more frequent, and of course we are always getting further away from the fine timber supply of the Turtle Mountains. Down Badger Creek, which is a small river of beautiful water, with some timber along its banks, I am told there is still sufficient free-grant land of high quality for quite a number of settlers. At Rock Lake, several miles down, there are 150 settlers already.

Driving 16 miles further east, over rather a rough looking country, to Clearwater Village, we see no signs of settlers till we get to the village, where there are a good many, and all apparently more comfortable than those further west are yet. In fact many of them appear pretty well-to-do. I learn that all the land hereabouts is either settled or bought up, and so also all to the east of this, over which we have yet to pass.

From Clearwater to Pembina saw good crops of oats, fair crops of wheat, and most excellent potatoes. This tract is very level and of high quality, almost every acre of it fit for ploughing; but it is not to be had for less than \$3 to \$5 per acre. This class of land continues for a few miles east of Pembina River Crossing. After that the land gets even better, but is so boggy and scrubby that only a small proportion of it is fit for ploughing. Passing on to within five miles of Mountain City we enter on a tract of as useful land as we have seen anywhere. Saw a man who came from Ontario three years ago with \$500 and took up 320 acres, for which he has now refused \$3,500. The land here undulates a little, is dry and well wooded, and about strong enough. Black soil as much as three feet deep. I do not know that we have seen any better land for general purposes than this part of the Pembina Mountain district. Wheat is said to average 35 bushels after the first year, which, from all I saw, I half incline to believe. There are to be three cattle shows hereabouts within the next three or four weeks. Many of the settlers are now in course of getting nice frame houses erected in front of their original log shanties. Churches and schools are in progress, and in some instances completed; and altogether the country is assuming a look of comfort which, considering that it is only three or four years out of prairiehood, may well cheer and encourage settlers in the further west. A few miles east of Mountain City we dip again into the Red River Valley, with its dead-level magnificent wheat land, little good water to be seen, and trees only in the distance.

I have now done. In concluding I merely want to say that, notwithstanding the high quality of the soil, Manitoba is not the country for every sort of person to go to. As Bailie Nicol Jarvie would remark, it is far away from all the "comfort of the Saut Market." So, any person to whom these are a necessity had better delay coming to Manitoba, for a few years at least. It is in many respects a sort of agricultural paradise, but for the present it is rather a dreary one. That dreariness, however, is just the price which present immigrants have to pay for their estates, and I really cannot think them dear at that cost. The feeling of loneliness must be worse in winter time; and to combat it I would almost venture to suggest that every man going out there should take a wife with him, and that two or three should go together, and build their hut alongside each other. It is grievous to see so many bachelors as there are in Manitoba, wasting half their time upon household work, and wearying for want of society, when both evils might have been prevented by a little forethought and courage. No doubt one cannot but have a feeling of unwillingness to ask a woman to enter on a life of even temporary roughness; but after some little experience of it myself, both in tent and shanty, I feel safe to say that no one need shrink from the experiment; in my humble opinion it is neither disagreeable nor dangerous.

I close with the following sketch by a gentleman who had been three years settled near Morris, on the Red River, where he has 560 acres of fine strong land, viz.: Consider that a settler with a yoke of oxen should raise thirty acres of wheat, besides sufficient vegetables for his own use; with two horses he could probably do 40 acres; expense of living, say \$50 a year, if done economically. After three years a man starting with no spare capital ought to be in a position to hire one man, and so double his crop; but to accomplish this requires diligence and economy. To begin rightly, a man requires nearly £200. He may do with half that, but his progress will be slower and his discomfords greater. This gentleman recently purchased 240 acres of first-class land, all arable, on the east side of the Red River, at three dollars per acre. Considers it even stronger than on the west side of the river, but requires more careful cultivation; considers that money is most certainly to be made by

growing wheat in the Red River Valley, but not without patience and perseverance as well as capital. Considers the conditions of life hard, both as to weather and work and circumstances, but still not intolerable. He himself works out all winter, hauling wood, building stables, etc., etc., and wears no underclothing. If the man had a wife, I cannot see but that he and she would be as well off as Adam and Eve.

REPORT OF MR. JESSE SPARROW,

WOODLANDS FARM, DOYNTON, BATH.

Having been selected as the delegate from the County of Gloucester, at the invitation of the Canadian Government, to visit the Dominion, and to report upon its suitability as a field for the settlement of agriculturists, I now proceed to make my report.

I started on my mission on August 11th, 1880, and embarked on board the steamer *Peruvian* of the Allan Line, which sailed on the 12th for Quebec. While on board I was introduced to Professor Sheldon, of the Wilts and Hants Agricultural College, who was also proceeding to Canada. We made a very favorable voyage, and landed at Point Lévis, at mid-day on the 21st August. We had an introduction to Professor McEachran, the Government Veterinary Inspector, who watches the cattle-trade from all the ports.

He drove us to the heights of one of the forts formerly used for garrison purposes, but now fitted up with capital sheds and yards capable of accommodating over 200 head of cattle. There was a quantity of stock in quarantine at the time of our visit. Amongst them some very fine Herefords and some excellent Aberdeen bulls, also a few shorthorns, and other breeds, in all about 150. There were also different breeds of sheep, comprising Cotswolds, Shropshires, and Southdowns.

We then drove back, and crossed the River St. Lawrence to Quebec, the river being little less than a mile wide.

We took the train the same night for Montreal, and I availed myself of the comforts of the sleeping-cars. The pleasure of railway-travelling in Canada is far beyond what we are used to in England. The cars are built on the Pullman system. There are sleeping-cars, dining-cars, smoking-cars, and all have lavatory conveniences; and one can walk from the back car to the front while the train is in motion. We spent Sunday in Montreal (a city of about 160,000 inhabitants), and explored the beautiful Mount Royal Park, whence the visitor has a good view of the city and the River St. Lawrence, with the Lachine Rapids in the distance, and the grand Victoria Bridge, with its twenty-four abutments.

I left by the Grand Trunk Railway *en route* for Ottawa, on Monday, and travelled through an agricultural district occupied by French Canadians. There were some very good farms around Morrisburg station near Prescott. The country from Montreal to Prescott is rather level. I was surprised at the scarcity of sheep in this neighborhood. The few I did see looked remarkably well, and the appearance of the principal part of the land, light, sandy and gravelly loam, indicated that sheep could be raised with advantage to the farmer.

After changing at Prescott, the train passed through some uncultivated land. A great deal of this forest was on fire for several miles, the smoke filling the air. Nearer Ottawa a change for the better was perceivable, and I saw some pretty-looking farm-houses and farms. Arriving at Ottawa I met my friend Professor Sheldon, who came round by steamboat. We went and reported ourselves to Mr. J. Lowe, Secretary of the Department of Agriculture. It was agreed that I should go through the Eastern Townships of Quebec, and then on through the Province of Ontario, Professor Sheldon going on to Manitoba. I stayed at Ottawa through the day, and in the afternoon went to see the saw-mills at Hull, on the Ottawa River. We went over them, and it will repay one who is fond of machinery to inspect them.

There are about 300 hands employed at each of the saw-mills in the neighborhood, some of which are going night and day. They are driven by water-power of great strength. Close to these mills are the Chaudière Falls.

We also had a drive out through the country to the township of Nepean, County of Carleton, where a farmer had two farms for sale, with residences, barns, stables, etc., near church and chapel, and close to turnpike road—price for both, \$7,000. Drove back by the River Rideau, where a Scotch farmer has purchased a large farm. It looks very well; grows splendid swedes. He has had it well fenced.

On August 25th, I left Ottawa by steamboat for Montreal. We had to change and travel by train for about twelve miles, owing to some falls in the river; then took to boat again, and were soon out in the St. Lawrence River, passed through the Lachine Rapids, under the Victoria Bridge, and arrived at Montreal.

I drove into the country along the Upper Lachine Road to see Mr. Pennor's farm. He was not at home, so we did not go over the whole of it. There are about 200 acres. He had 20 very good Ayrshire cows grazing in one of the fields; they looked healthy. His mangels and swedes promised a good crop; the potatoes were also good, as well as beans and maize (or Indian corn), and, by the appearance of the stubble, he must have had splendid crops of oats and wheat. Around this neighborhood there are splendid orchards in full bearing; the trees are allowed to head near the ground. They looked very healthy, and most of them were so laden with choice fruit that many of their branches drooped to the ground. We also drove to Mr. Joseph Hickson's, Côte St. Paul. He has just imported some very fine Herefords, Aberdeen polls, or Galloways, and has a few good shorthorns; also an excellent show of poultry of several kinds.

We next went to Sherbrooke. On the way there are some very good farms, especially between Montreal and Acton stations, farmed principally by French-Canadians. Sherbrooke is a nice city of about 5,000 inhabitants, containing cloth and other mills. I stayed there two hours, then took the train for Eaton. The land in this district is rather rough, much of it in a wild or forest state. Some of the timber—spruce, cedar, hemlock and maple—is fine. On our way we met a gentleman from Toronto, who has just purchased 1,040 acres of timber land near Lake Megantic. He seemed much pleased with his bargain. He was formerly from Yorkshire, England.

We left Eaton the same afternoon for Lake Megantic. This is a new line, and passes through a dense forest, which seems sometimes to darken the road. Settlements occasionally appear; one was called Bury, an English settlement; and another Scotchtown, a Scotch settlement; and I noticed some others. The town at the foot of Lake Megantic is called Agnes. Two years ago it was bush-land; now it contains four hotels, two stores and several houses. The lake is about twelve miles long by two miles wide. Most of the land is taken up by settlers and speculators. I believe this place will become a great resort for visitors during the summer months. The lake abounds with fish, and, at certain seasons of the year, with wild duck.

We remained there over Sunday, and then returned to Eaton, in the County of Compton, where the Hon. J. H. Pope, the Minister of Agriculture, resides. He was in England at the time, respecting the completion of the Canadian Pacific Railway. He has a splendid farm of about 1,000 acres, and capital barns and other buildings. I was introduced to his son, who drove me over the farm. I was shown lands that a few years ago were in a rough and wild state, and was surprised to see how quickly they can be brought into cultivation. The stumps of trees are not drawn until they become decayed (from six to eight years), when they can easily be got up. Meantime the lands grow good feed for cattle, and are called pastures. He called my attention to one of these pieces. After clearing away the stumps and once ploughing, it was put to oats last spring, and a yield of from 60 to 65 bushels per acre is expected. It was put down to clover and timothy, and looks very promising for a good crop next year. Two to three tons per acre, I have often been told, grow in this country; the second crop averaging from 1 to 1½ tons per acre. He has 200 oxen and heifers, and generally brings out 50 by the 1st of May, and 150 by the 1st of August.

It is very surprising, I was told, how quickly they fatten on the clover pastures during the summer months. I noticed some very fine yokes of working oxen on his farm, and some good horses.

I was driven around the country and shown some cheap farms for sale. Farms in this part can be bought from £3 10s. to £6 per acre, with dwelling-house, barns, and other buildings, and good water accommodation. Each farm has its "bush" and maple grove. The "bush" is a portion of the forest left for firewood and for building and repairing purposes. Sugar is extracted from the maple tree, which grows in this country. They tap the tree in the spring of the year by boring a hole into the stem, and hang a bucket or similar vessel under it to catch the sap.

We left Eaton by rail for Sherbrooke, and drove to the Hon. J. Cochrane's estate, at Compton. This is one of the prettiest villages I have seen in this part of the country. We halted at Compton a short time, and visited the blacksmith's shop, and the carpenter's and wheelwright's shop. The blacksmiths' anvils are erected on higher blocks than in England, and the men stand more erect at their work; at the carpenter's shop a new farmer's waggon was being made. The carriage and wheels were put together very well; the weight was about half a ton. About a mile further and we came to Mr. Cochrane's farm, situated on one of the ranges of hills that abound in this part of the country; the hills seem as fertile as the plains—indeed, the apple trees thrive much better on the hills than in the plains. We drove in through a fine gateway. He has a pretty villa-shaped house, the lawn being on our left-hand and the conservatory and garden on our right; then through another gate and we came upon the barns, stables, cattle sheds and other buildings, around a large yard. The farm is called "Hillhurst," and some of the cattle take their name from it. It was purchased by Mr. Cochrane about 15 years ago, and contains about 1,100 acres. Mr. Cochrane received us, and we inspected his cattle, sheep, pigs, etc. The cattle need no comment from me. They are well known, and show what can be done in this country. I took a note of some of the animals. A dark roan shorthorn cow, 10th Duchess of Airdrie, is a magnificent creature, and was purchased by Mr. Cochrane from England, at a cost of 2,300 guineas, but has given him good returns. In the autumn of 1877 he sent a consignment of 32 head of cattle to England, where they were sold by Mr. Thornton for £16,325 8s. Two realized respectively 4,100 guineas and 4,300 guineas, the latter price being paid by the Earl of Bective for the 5th Duchess of Hillhurst, and the former by Mr. Loder for the 3rd Duchess of Hillhurst. These two cows were descended from the celebrated cow, 10th Duchess of Airdrie. Her last calf, a splendid creature, dark roan, calved April 6th, 1880—weight, 500lbs.; sire, 3rd Duke of Oneida. He has many other fine animals, particularly two bulls, one a dark roan, Duke of Oneida, nine years, and a dark red, Duke of Oxford, five years. Mr. Cochrane is about to start breeding in the North-West Territories, and is importing a stock of Herefords as a foundation for his herd. I was surprised to find this valuable herd grazing on the pastures, and but little high feeding indulged in. The most remarkable feature of the herd is the good health maintained. The swedes and mangel on the farm are very good. He said he had just thrashed some of his wheat, which yielded nearly 30 bushels per acre. After driving back to Sherbrooke, a distance of 18 miles, we took the rail to Stanstead. Next day we went through the country. Near the town are some nice farms. I noticed one for sale—100 acres, close to a good road, with brick dwelling-house, good barns and water—price \$5,000. Then we drove on to Barnston, about 12 miles from Stanstead. I thought this district was equal to Mr. Cochrane's. I went over a farm for sale—420 acres, about 300 cultivable, the rest bush or timber-lands—price \$7,000; I should say the dwelling-house on this farm is rather small, but the barns and yards are very good, so is the water. Next morning we drove to Lake Magog, a distance of 20 miles through much uncultivated land. Magog is a very nice little town. The lake abounds with fish. The Hon. G. G. Stevens, M.P., very kindly drove us around the country. Some of the farms looked very well, others rather rough. We called at a farmhouse in the evening. The farmer, his wife and daughters were sitting in their rocking-chairs under the verandah, enjoying the cool of the evening. He had

some capital Indian corn; two of the cones I brought home with me. This farmer, like many others, seemed very proud of his place. He showed us around his buildings, the gardens and orchard.

The land in the Eastern Townships is principally undulating. That portion under cultivation is very fertile, and good crops of cereals, roots, fruits and vegetables are produced. Its suitability for cattle-raising is demonstrated by an inspection of the herds of the Hon. Mr. Pope, Hon. Mr. Cochrane, and many others I could mention. The scenery is very beautiful, and the district contains much wooded land. Farms, including the necessary buildings, can be purchased at from £4 to £10 an acre, while bush-land can be bought from the Government of the Province at from 1s. 9d. to 4s. per acre.

I then left the Eastern Townships for Toronto, the capital of Ontario, distant from Montreal about 330 miles, and on the way met some cattle-trains laden with beasts for the Montreal market. The greater part of the country from Montreal to Toronto is level. There are some very nice farms at Kingston, where I stopped during the night. I was shown round by the Government agent. Phosphate of lime is found here and in other parts of the country. It is very much used as a fertilizer.

Toronto is a very fine city facing Lake Ontario, containing splendid buildings and long streets. The exhibition was just commencing, and lasted twelve days. The Grand Park in which it was held, is situate about one mile from the town by the car road, or two miles by boat. The exhibits in the central building put me in mind of the exhibition in London in 1851, on a small scale. The grounds were well laid out for the accommodation of the cattle, sheep, pigs, machinery, implements, and for the dogs and poultry exhibited at the show. The horse-ring for the trotting races and other purposes was of good size—three times round to the mile. The horses, as a class, were good; the cattle were excellent, and quite equal to any that I have seen at our district shows in England. I was attracted by a Durham ox which weighed 2,800 lbs.; a four-year-old heifer of the same breed weighed about a ton. There can be no doubt that during the past few years cattle-raising has become an important industry in this Province, and its growth has been very rapid. In 1878 only 18,655 cattle and 41,250 sheep were exported to Great Britain, while the exportation during the present year (up to the end of November) has been: cattle, 49,650; sheep, 81,543. The breed of the cattle, too, is improving.

The fruit show was better than any I have ever seen; apples and pears grow in abundance in this Province, as well as peaches, grapes and plums.

A few words on bee-farming will doubtless interest my readers. The largest exhibitor at the show was Mr. D. A. Jones, of Beeton, County Simcoe. He has several hives of bees, and has recently been importing from Cyprus and Palestine with a view to improve his stock. Last year he sold 7,500 lbs. of honey, the wholesale price of which was 12c. per lb., and also further quantities at retail prices which I did not ascertain. I spent five days at this show, and enjoyed it very much; but it would enable visitors to take a far greater interest if catalogues, giving particulars of the exhibits, were prepared and sold, as in this country.

While at the show I was invited to inspect a farm about 28 miles away. It was about 400 acres in extent, nearly all cleared, well fenced, and with about 20 acres of farm and good out-buildings, one barn being fitted up for tying 50 head of cattle, and there is also stable-room for 9 horses. The farm is situated $1\frac{1}{2}$ miles from a railway station, and 2 miles from Lake Ontario. The price asked is £14 an acre.

I also visited another farm, 4 miles from Toronto. The owner came from England some 40 years ago with another gentleman; when they arrived at Toronto one had £11, while the other had to borrow money to carry him to the end of his journey. Now one has two farms of 180 acres each, in a good state of cultivation, and has just purchased a little property near Toronto, and erected a nice villa-residence, where he intends to spend the remainder of his days; the other owns a farm of 100 acres.

While at Toronto I, of course, took an opportunity of visiting the Niagara Falls, which form a very grand sight.

From Toronto I went on to Hamilton, a city of about 35,000 inhabitants. While at this place I came across a relation of one of my neighbors, who was very pleased to see me.

While driving through this district I was much struck with the abundance of fruit grown, and its excellent quality. The apple trade is rapidly becoming an important industry in the Province of Ontario, and large quantities are shipped every year to England, and I am told yield a very good profit.

I also visited a farm in the neighborhood of Burlington and Oakville, containing 166 acres of land, including 12 acres of bush and 12 acres of young orchard. There is a good residence on the land, and the price asked is \$70 an acre.

From Hamilton I took the train to Paris, County Brantford, and then drove for about 9 miles through a beautiful farming country. There are many sheep kept in this district, and they looked remarkably well. There is plenty of water, and the Grand River runs through Paris. About two miles from Barford, Mr. Townsend, Deputy Sheriff of Hamilton, has a nice farm for sale. There are about 200 acres, and a small river runs through a portion of the farm. The price is \$60 an acre.

I also went through the districts of Chatham, Woodstock, Ingersoll and London, all splendid farming districts, and in fact called by some the garden of Canada. The price of land ranges from £10 to £14 an acre, including the building and fencing. This country produces excellent crops of cereals, as well as roots of a larger kind than are grown here; and while mentioning this I cannot do better than quote an article I recently saw in the *Irish Farmer* bearing on the question:

“EXHIBITS OF CANADIAN PRODUCE AT THE SMITHFIELD CLUB SHOW.

“There was not, perhaps, at the late annual show at Smithfield a more interesting exhibit than that of the Canadian produce to be seen on the stand of Messrs. Sutton & Sons. In our opinion, it went further than volumes written by travellers and farmers’ delegates towards indicating the capabilities of Canada, and its newly-acquired North-Western Territory (Manitoba), which has been so much spoken of the past two or three years, and completely refuted the statements one occasionally sees in print made by interested parties, that it is not a desirable colony for the British farmer to go to with a view to settlement. Having repeatedly, in these columns and elsewhere, advocated the advantages British North America possesses over other English colonies for farmers and others of both large and small means to emigrate to, we were naturally pleased to see our statements receive such positive confirmation in the display made on this occasion. The samples included in this collection were gathered for Mr. John Dyke, the Canadian Government Agent at Liverpool, who made a tour through the Dominion last autumn, by the Winnipeg (Manitoba) Agricultural Society, and the Ontario Root Growers’ Association (Toronto), and included some of the most wonderful specimens of agricultural produce ever exhibited on this side of the Atlantic.

“The most remarkable exhibits in this collection were some Long Red mangels, the heaviest of which weighed 73 lbs.; Yellow Globe, ditto, 58 lbs.; citrons, 33 lbs.; field pumpkins, 37 lbs.; and a mammoth squash, 313 lbs.! The latter was sown on 1st May, and cut on the 6th of October, thus showing an average growth of something about 2 lbs. per day. We have taken some trouble to learn how this weight compares with some of the heaviest squashes or pumpkins grown in England, or even on the Continent, and find that it is more than 100 lbs. heavier than the largest grown in Britain that we have any published record of, and 70½ lbs. heavier than any grown on the Continent. *Loudon’s Magazine* contains the record of the heaviest grown in England, this was produced in the gardens of Lord Rodney, in the year 1834, and weighed 212 lbs. On the Continent we find that a market gardener near Orleans showed in 1861 a larger and heavier one than this, which weighed 242½ lbs.

“The mangels were the most wonderful specimens, as regards size, ever seen at any exhibition, and in all probability were also the heaviest roots ever grown. They were wonderfully symmetrical in growth, and, considering their great size,

exhibited very little of that coarseness usually seen in large roots. Some of the turnips weighed up to 28 lbs., and were firm and cleanly grown. In addition to the foregoing there were also on view parsnips and carrots, proportionately large and of prime quality, potatoes and grain, all of which indicated in the most forcible manner the wonderful fertility of the soil they were grown in. They also proved how well adapted the climate is to bring to the highest perfection (even higher than can possibly be attained by the best system of farming in Britain) every class of crop usually cultivated here, and many besides which we cannot attempt to grow. With such a soil and such a climate within a little over a week's sail from our shores, we cannot help regretting that many more of our struggling farmers have not ere this taken possession of portions of it, and thus freed themselves forever from the numerous acts of injustice they are constantly being forced to submit to under the iniquitous land laws of this country. No better evidence could be adduced of the fertility of the soils of Manitoba and Ontario than the exhibition of their produce as arranged at Smithfield by Messrs. Sutton and Sons.

"The Canadian Government acted wisely in causing such an exhibition to be made; and proved, beyond doubt, to the thousands of agriculturists who witnessed it, that to farm successfully, and grow as fine crops as it is possible to cultivate, it is not necessary to go beyond the protection of British rule, nor travel further than from 10 to 14 days' journey from home."

While at Chatham I went to see several hundred acres of prairie land at a place called Dover West. It was recently regarded as quite useless for agricultural purposes, but it has been bought up and drained. The spot was formerly nothing but a swamp, but the soil, a rich black loam, turned out to be of surpassing richness, and grows excellent crops of all kinds. There are about 2,700 acres of it altogether, 1,200 of which the proprietors mean to farm themselves, and the remaining 1,500 they want to sell. Application can be made to Messrs. Fuller and White, barristers, St. James Street, Hamilton. Chatham is the centre of a much newer country than most of the other places I have been in. The soil is very rich, and consequently they grow wheat for several years in succession. Indian corn also thrives well. Farms can be bought at from \$40 to \$60 an acre.

Round London the country is very level, and some rich pastures are to be found. This district seems to possess the necessary advantages for stock raising on a large scale. A good deal of the land would be improved by better draining, and this will no doubt be done before very long.

At Deal Town we called at Mr. Anderson's farm, situate on the banks of Lake Erie. He has about 200 acres, and was busy putting in his fall wheat. He has a beautiful apple orchard laden with fruit, and also one of the finest peach orchards I have seen. The trees are planted about 12 feet apart, and grow almost as high as the apple trees.

On my way from Chatham to Windsor the train ran through a swamp near Lake St. Clair, said to be 50,000 acres in extent, which will doubtless be drained in some future time, and will become valuable land.

I returned to Hamilton to have a look at the exhibition which was being held there. It resembled the Toronto show very much; indeed, many of the articles exhibited did duty at both places. The show, as well as that at Toronto, was visited by a large number of people, trains coming in from all parts of the country, but the farmers in the neighborhood either drove or rode to the exhibition. I noticed one farmer three mornings in succession come in his buggy, driving a pair of splendid dark greys with mounted harness. I thought if some of our farmers in England were to come out in that way they would get talked about a bit, and probably get their rents raised; but the great number of farmers in Canada are their own landlords, and have no rent or tithes to pay.

There is very little distress in the country, and everybody seems to be getting on well. Of course there are some poor people, but nothing like the distress that is apparent in England. There are no poor-law or workhouses. The principal tax is the school-tax, but this is very light and no disadvantage to the farmer, as his

family are educated free of cost, and indeed receive a very useful and thorough education.

On my way from Perth to Newry I unfortunately overslept myself, and was carried past my destination, so that I had to walk back about four miles to the farmhouse I was going to visit. However, I got a lift which took me three miles on the road. The man I went to see left England seventeen years ago on account of some dispute with his landlord, who gave him notice to quit his holding. He then sold out and left England for Canada. He now has a farm of his own (with a nice dwelling-house and building) of about 100 acres; he also owns two other farms of 100 acres each, occupied by his sons. The soil is a rich sandy loam, and very fertile. He is very glad he emigrated, and expressed great doubts if he would have succeeded so well in England.

I made my way back to Toronto, and from there to Ottawa, where I again met Professor Sheldon and saw Mr. Lowe, the Secretary of the Department of Agriculture, and Sir Alexander Galt, at whose suggestion we started for a tour in the Maritime Provinces, comprising New Brunswick, Nova Scotia, and Prince Edward Island.

During the journey I met two ladies, one of whom, Miss Macpherson, is widely known in connection with her endeavors to improve the condition of destitute boys and girls in London. They are sent out to the Home at Galt, in Ontario, where they receive a good education and are brought up as farm laborers and domestic servants. Her work deserves every encouragement.

On our way we passed through the Province of Quebec, chiefly occupied by French Canadians. The scenery was very grand, the autumnal tints of the maple being gorgeous, and mixed with the dark-green foliage of the pine and spruce, form a very attractive feature in a Canadian landscape.

At length we arrived at Moncton, in New Brunswick, and after staying there we went on to Shediac, where we embarked on board a steamboat for Prince Edward Island, distant about forty miles. We landed at Summerside the same day, and owing to an agricultural show that was being held we had much difficulty in getting accommodation for the night.

The next morning we drove to Mr. Laird's farm, one of the largest in the Island. It contains about 400 acres well cultivated. He stated that his wheat crop was not so good as last year, but averaged forty-five bushels per acre; oats grow exceedingly well in the island, and often weigh 44 lbs. and over to the bushel. We then went over the farm of one of his neighbors, and were shown his wheat and oats. I asked him what profits a farmer could make off 100 acres, and he took me on one side and pointed out three carriages. One was a light carriage for two passengers, a heavier one for four, and the other a covered one. There were also three sleighs very nicely got up. I remarked that they seemed to eat and drink well and enjoy themselves, and he replied that they did so, having the opportunity.

We left Summerside for Charlottetown, the principal town in the island. Its population is 12,000. I suppose there are not many places without a disadvantage, and this will apply to Prince Edward Island. If a month were taken off the winter season and placed on the summer it would, I think, be one of the finest places in the continent of America. The climate does not, however, seem to make much difference in the growth of the crops and vegetables, neither does it interfere with the breeding and fattening of the cattle.

While at Charlottetown an agricultural show was taking place; and some of the cattle were very good, but others were hardly fit for public exhibition. Sheep evidently do well in the island, and some fine specimens were shown. It is noted for horses, and some fine animals were on view. The climate seems to be a very healthy one, judging by the appearance of the people whom I met. We had only intended to stay a day or two on the Island, but prolonged our visit at the request of several of the leading people. I went to Souris, a quiet little town on the east side of the island. I passed through several hundreds of acres of untilled lands, consisting, seemingly, of very rich soil.

Prince Edward Island is the nearest land to England. The rivers and the coast abound with fish, and there are plenty of wild-fowl; shell-fish also abound, and are sold at very low rates. The soil throughout the island seemed to be of one kind—a red, sandy loam—and the country resembles England more than any other part of Canada I visited. It is about 140 miles long, and varies in width from 8 to 40 miles. Large numbers of sheep and cattle are exported to England, and also oats. Government lands, of which there are only a limited quantity, can be obtained at from \$2 to \$4 per acre, while improved farms cost from \$20 to \$40 per acre. So far as I could ascertain, the taxes amount to from 5c. to 15c. per acre. In the beds of most of the rivers and bays there are great quantities of decomposed shell matter, varying from 4 to 15 feet in depth; it is called mussel-mud, and has, no doubt, accumulated for centuries. The farmers get it in the winter-time and put it on the land, its value as a fertilizer being very great.

We took the steamboat to Pictou, and went by train from there to Halifax, Province of Nova Scotia. For the principal part of the journey the country looked very rough and sterile, but the fact of the district being a mineral one will probably account for this. Large quantities of coal are raised in the neighborhood of Pictou, and are shipped to other parts of Canada and the United States. Round Truro the country looked better, and at Windsor I noticed some very excellent farms. Halifax is a fair sized town, and is the winter port of the Dominion of Canada. There is said to be much gold in the Province, and we were shown large blocks of quartz, which seemed to be very rich in the precious metal.

From Halifax we went to Kentville, passing through a romantic country, some of it as wild as nature had left it. Arrived at Kentville, which is situated in the famous Annapolis Valley, we drove to Cornwallis, and passed through some rich grazing land. Cornwallis is situated on a range of hills stretching out to the sea. Each farm slopes down to the valley, and has its share of what are called dyke-lands, *i.e.*, lands which have been reclaimed from the sea. These dyke-lands are exceedingly valuable, and the deposit which is left upon them each year by the overflow adds greatly to their value. I was told that they yield wonderful crops of hay. After it is mown the farmers turn their cattle out into these meadows to feed, the number being settled by the quantity of land they own. This district is the great apple-growing country of Nova Scotia, and I was surprised to see such splendid orchards—equal to any I had seen in Ontario, several hundreds of miles away. The apples are largely exported to the English market, and fetch a very good price.

After leaving Kentville we went on to Annapolis, the centre of the district of that name possessing considerable reputation on account of the fertility of the soil, the abundant crops of cereals, and yield of fruits. Annapolis is a quiet little town, but is splendidly situated, and I cannot conceive a better place for gentlemen of means, who may be wishing to retire from business. Game abounds, such as woodcock, snipe, plover and duck, while moose-foxes and hares sometimes afford good sport. In addition, there is excellent fishing. There is much marsh and intervale land in this locality, and I noticed many stacks of hay, containing from one to two tons each, upon stages, under which the water would, of course, run when the lands are overflowed. We left Annapolis for St. John, N.B. There is a very fine market place in this city, 400 by 120 ft., which I visited. It was supplied with beef, mutton, pork, poultry, and fish in abundance, besides game and vegetables. Quarters of lamb fit for any table, were selling at 6c. per lb. New Brunswick is famed for the flavor of its mutton. The beef is not so good, being rather tough, although I cannot see any reason why beef should not be raised in New Brunswick, and other parts of Canada, equal to any in England. The city was nearly totally destroyed by fire in 1877, but the greater portion of it is now built up again, and a striking evidence of the energy of the people.

I had an introduction to the American Consul at St. John, who was very pleased with the country, and had an intention of buying some land in the Province.

While at St. John we took a trip up the Grand River to Fredericton. We passed a large extent of the rich intervale lands which receive the overflow of the river

every spring, and consequently get the benefit of the rich alluvial deposit which it left behind. The uplands, too, are very fertile, principally of sandy loam. I noticed several farm-houses which had a good appearance, and it is stated that apple, pear and plum trees are being extensively cultivated. Farms, with buildings, fences, etc., can be purchased very cheaply, and at prices which would seem ridiculously low in this country, namely, from \$20 to \$40 per acre (from £4 to £8).

While at Fredericton we had the pleasure of an introduction to the Lieutenant-Governor of the Province, the Hon. R. D. Wilmot.

We had an opportunity of driving across to Gibsontown. We saw Mr. Gibson (after whom the town is named), who is the proprietor of large saw-mills situated on a river which flows into the St. John. This gentleman is a self-made man, like many others I met. As the saying is, he rose from nothing. Now he has a splendid house for his own use, another for his son, and a little way off are dwellings for his foremen and clerks, and cottages for his workmen, showing that he does not forget his employes in his own success. A new grist-mill has just been erected which is turning out large quantities of flour every day. Mr. Gibson has also erected a church at his own expense. Mr. Gibson started work with no capital but an axe, and has risen up from an ordinary workman to his present position. To give an idea of his wealth, and to show what may be done in this country, I was told he recently sold his interest in the New Brunswick Railway for \$800,000, or £160,000.

From this place we took the train to the Grand Falls, passing many nice farms, and at times through dense forests. There was an agricultural show the day before we reached there, but the management detained the productions until our arrival in order that we might be able to form an idea of the exhibits. I cannot speak in disadvantageous terms of any of them when all were so good. I was especially struck with the enormous size of the vegetables, particularly the potatoes and cabbage. I also noticed some specimens of blankets, etc., woven by the farmers' wives and daughters; and the butter I saw was also exceedingly good. While at the Grand Falls we visited the new Danish settlement, about 12 miles distant. They were having their little show, too, on the day of our visit; but it was a very primitive sort of affair. These people settled here some years ago, most of them with only a few dollars each. Each family or adult obtained a Government grant of 100 acres of this forest land. When the timber is cleared they plant and grow their crops between the stumps, and the soil being a rich sandy loam and very fertile, give excellent crops. The cattle on show were tied to the stumps of the trees, and the sheep and pigs in peculiar sort of pens. Inside the shed which had been put up were exhibits of produce. The exhibitors were continually calling me aside to look at the wheat, barley, oats, carrots and cucumbers, some of which were six feet long, and many kinds of vegetable marrow. In fact, they seemed very proud of their exhibition, and considering the way in which they had started, and the ground they had to work upon, covered as it was with forest, it must be admitted that they have done very well. We next took train for Woodstock, and on our way visited a large farm, which was for sale. It contains about 800 acres, with over half a mile frontage of the river, and 200 acres of it are cleared. The farm-house is small, and there are two barns. I walked over it and inspected the land, which was very rich, being nice light loam, with very little sand in it. I thought it would make a magnificent farm when all was cleared, especially considering the facilities for transport. The price was \$9,000. I took a tour through this district and found that the farms generally could be bought at from \$15 to \$20 per acre; the soil is deep and good, and is well watered.

Round Jacksonville orchards are very numerous, every cottage having fruit-trees round it, more or less. We were informed that there are thousands of acres of land in New Brunswick just as good as that which I have described, waiting for people to cultivate it.

Arriving at Woodstock we went to inspect the ironworks, which it is expected will be a success. The district of Woodstock is much noted for the apples and plums which grow there. We then made our way back to Fredericton, to look at another farm for sale, about 9 miles from that place. It was about 600 acres in extent, with

some rich pastures, some of which I thought was as good as any I had seen in England. A portion of it is intervale land. There is no farm-house on this farm, but good barn accommodation. I was told it was to be sold at a very low price, but I did not ascertain the figure.

We went on to St. John, and thence started for Sussex, on 25th October. It was rather cold but the weather was brilliant. Nearing Rothsay we came in view of the River Kennebecassis, on which the great oarsman Renforth died a few years ago. It is a noble river, and has great facilities for yachting, boating and the like. Upon the picturesque hills which line its banks are many pretty villa residences and rich intervale lands. While at Sussex we visited Mr. Arton's farm; he has 30 cows in milk. We also saw Mr. McMonikale's Ayrshires. He has a fine one-year-old Jersey bull, and a stud of 22 horses. We also inspected the farm of Major Arnold and Mr. Fairweather.

We then went to Sackville through the Tantramar Marsh. It is about 9 miles long by 4 miles wide, and there are others adjoining it. The land forms very rich pasture and yields immense crops of hay, and seemed to be well adapted for grazing purposes. The value of these lands (and I do not think I have seen better in Canada) varies from \$50 to \$150 per acre. At Fort Cumberland we inspected Mr. Etter's farm, in Westmoreland parish. We were shown a pair of steers bred from the Government-imported bull "Barrington;" they weighed about 2,500 lbs. each; they had been grazing on the marsh lands.

On our way back to Sackville I called at Mr. Josiah Wood's farm. He has about 350 acres of this rich marsh land, and tells me that from 11 acres of swedes he expected to have 10,000 bushels. He sells from 150 to 200 tons of hay every year; he has 50 capital three-year-old steers in one herd, and said he was going to buy 40 more for winter grazing. While in this neighborhood we went to see Mr. Woodman's farm. Mr. Woodman is also one of the largest timber merchants in the country, but is also a practical farmer. His piggeries were very well constructed, and he had several fat pigs.

We then made our way to Quebec, and took passage for home on board the steamship *Moravian*, of the Allan Line. The trip was a very enjoyable one, the accommodation being excellent.

CONCLUSION.

In concluding my report I wish to say that from my experience, and from what I was told on good authority, the climate of Canada is hotter in summer and colder in winter than that of England. The people seem to be very healthy and temperate in their habits, and I consider the climate to be a very suitable one for Englishmen. The inducements to a British farmer to settle in Canada are far greater than they used to be, for they need not now go through the hardships of clearing the forest, as improved farms can be bought at such moderate prices. For those who wish to make their own farms, free-grant lands can still be obtained in Ontario, Quebec, New Brunswick, Manitoba and the North-West Territories. Government lands can also be bought in these districts for small sums. The number of farms for sale is accounted for by the fact that most of the owners obtained the land practically for nothing, and by hard work have made them to be of considerable value; and they think there is a better chance of providing a competency for themselves and a good income for their sons in the fertile Provinces of Manitoba and the North-West Territories, which are now being opened up. It may be said that the same thing will apply to the British farmer also; but it seems to me that Canadian farmers are more suited for pioneer life than Englishmen, and the latter, in taking up lands in the older Provinces, will find the life more like that they have been accustomed to, and they are suited to bring the soil into a proper state of cultivation, which has in many cases being neglected.

I saw some exceedingly fine cattle in Canada, and some have fetched very high prices, particularly those raised in the Province of Quebec by Mr. Cochrane, and those from the Bow Park Farm at Brantford, Ontario. The cattle trade is becoming

a very important one in the older Provinces of Canada, and if proper care is taken in improving the stock—and this appears to be receiving attention—I see no reason why she, with her large extent of land, should step into the front rank as a cattle-exporting country.

My impression is that a farmer, with willing sons and daughters, wanting to improve his position, could make more in Canada in two or three years than he would all his lifetime under the present state of things in England. I do not mean to say he would get rich, but he would be able to live comfortably and get something that is valued quite as much, *i.e.*, independence. He would provide a home for his wife and family that is not likely to be taken away from them, and there is no question of raising rents or tithes. What I have said applies, of course, more particularly to the older Provinces. Manitoba and the North-West I have not seen, and I leave any remarks on that district to my fellow-delegates.

Large quantities of cheese, butter, cattle, cereals, fruits and eggs are being exported, and my reader will have noticed the quantity of honey one man has being able to sell.

Canada can truly be said to be a country of peace and plenty, and the scenes I met there are far different to those we see on this side. The country is gradually rising in importance, its finances are improving, and it has a vast extent of land, calculated to hold 200,000,000 of people, and yet at the present time the population only amounts to 4,000,000.

There can be no doubt that many farmers in Canada have not treated the land as it deserved, and it is surprising that so many should have succeeded under the circumstances; but it shows what the soil is capable of, and that the climate cannot be injurious in its effect upon the agriculture of the country.

I cannot do better than conclude my report with an extract from an account of a tour made through Canada some thirty-one years ago, and which has in part been fulfilled, and is being more verified every year:

“A country so magnificent, a soil so prolific, water communication so abundant, and a people, moreover, in whose veins British blood flows, and who are in the possession of the principles, freedom and laws of England safely planted in their soil, must rise to greatness and power. Our language, our institutions, and our religion will prevail. A mighty empire will rise up, enriched with knowledge and possessed of all the appliances of political power and wealth. We wish them well, they are our children, and in all future time and contingencies they will be our brethren. They will carry out and perpetuate all that is valuable in our system, and plant Old England on a new soil.”

THE REPORT OF MR. GEORGE BRODERICK,

OF HAWES, WENSLEYDALE, YORKSHIRE.

“On Tuesday evening at the Board School Room, Hawes, a crowded meeting was held to receive a report from Mr. Broderick, in regard to the visit he paid to Canada, as the delegate of the farmers of Wensleydale, to enquire into the suitability of the Dominion for emigration. The matter is one of absorbing moment, as was shown by the extreme interest evinced on Tuesday night.

“Amongst the audience were a large number of young men, who perhaps considered the occasion as concerning them equally as much as the farmers, and rapt attention was given throughout to the remarks of Mr. Broderick. His report goes into minute details, which are very valuable indeed to all those who cannot make headway in the Mother Country, while agriculturists of all classes will glean information of a very serviceable character by a perusal of the report, which we produce *in extenso*.

"The chair was taken by Mr. Willis, who in the course of the evening took occasion to refer to the question of emigration. They would be, he felt assured, thoroughly grateful to Mr. Broderick for the pains he had taken in giving them correct information in regard to emigration. Certainly all would feel that falsification was given to the Malthusian theory that the world is over-populated, and would be convinced, he might almost say, that there was no danger of this over-population-of-the-world theory being corroborated by facts for thousands of years to come, while there were such large tracts of excellent land in Canada and other parts of the world to fall back upon. He had had some little conversation with Mr. Broderick before they entered that room, and had asked that gentleman whether he was satisfied with what he had seen, and the reply was that he was perfectly satisfied with the country he had visited, and was well pleased at the course that had been taken to secure unbiassed information. Lord Bolton's agent had also been out, and had gone over some of the parts of the country travelled by Mr. Broderick, and he said, 'If you have a good situation in England, a comfortable farm, and are doing well, I would not advise you to go; but if people cannot get on in England, there is a very good prospect of doing well there.' Mr. Grahame, the representative of the Canadian Government at Glasgow, would always be glad to give information to any one inclined to emigrate, and he (the chairman) would conclude by saying, 'Look at the population we have in England, and the way in which people have to struggle to get on, while there is an excellent opening in Canada for men of spirit and enterprise, with a strong right arm and willing to work.'"—*Darlington and Stockton Times*, December 25th, 1880.

Mr. Broderick, who was received with immense cheering, then said:—I have come to the most difficult part of the task I undertook some five or six months ago when you appointed me your deligate to go out and view the Dominion of Canada, and draw up an unbiassed report upon its fitness as a field for emigration. Before entering on my report, I wish it to be understood that I am reporting solely on behalf of yourselves and the British farmers generally, and not, as may possibly be imagined by some, for and in the interests of the Canadian Government or people. That Government invited the English farmers to send out delegates from among themselves to report for their own benefit and interests, and as such I have understood my mission. I may further state that there was no attempt on the part of the Government to influence my judgment. On the contrary, I was allowed the freest choice of the parts I should visit, and I just went where I liked. I make this statement because I have seen the Government accused by detractors of Canada of showing the delegates only the best parts and the snug side of everything. On account of the short time and space at my disposal in which to deal with so large a subject, I shall endeavor, as far as possible, to drop all personal narrative, and to dismiss description of the kind and hospitable manner in which I was everywhere received and treated, as irrelevant to the object of my report. I shall describe everything as near as I can, just as I saw it, good or bad.

I sailed from Liverpool on a beautiful evening, the 22nd of July, in the good ship *Sarmatian* of the Allan Line, and early on the 29th we passed the lone rock, Belle Isle, and through the straits which lie between it and Newfoundland, and during the day sailed down the Gulf of St. Lawrence. The weather changed rapidly from a wintry coldness among the icebergs off Belle Isle to extreme heat on the St. Lawrence, which we reached the following day. The scenery along the banks of the St. Lawrence up to Quebec is very fine in places, but there is not much good land, a great deal being billy, rocky, and covered with small wood, mostly fir. We arrived at the historic and picturesque city of Quebec on the 31st, and on the 2nd of August took the train on the Grand Trunk Railway for Ottawa. On our way from Quebec to Richmond, on the south of the St. Lawrence, we passed a great deal of very indifferent land, composed mostly of a thin soil on a light-colored sandy subsoil, wooded with small spruce, larch, etc., with a good deal of scrubby underwood and a great abundance of wild raspberries. I did not see much settlement till we passed Richmond, between which place and Montreal the land is somewhat better. It is

owned and cultivated by a French population. We arrived at Montreal about eight in the evening, and started again at ten o'clock for Ottawa.

Ottawa is the capital of the Dominion and the seat of government. It is a nicely situated city, mostly built of brick and stone. It is surrounded by a fairly good agricultural country, and there are iron and phosphate mines in the vicinity. At Ottawa the delegates all met Mr. Lowe, the Secretary of the Department of Agriculture, and it was there arranged that Mr. Sagar and Mr. Curtis should stay in Ontario, and that Mr. Irvine, Mr. Anderson and myself should go on to Manitoba and the North-West Territories, which we did. My report will, therefore, refer mostly to that part of the country, as I spent the larger part of my time there. We arranged to go by steamboat through the lakes, but on arriving at Toronto we found that we had a day or two to wait, so we filled in the time by going to Niagara Falls.

The land for a good way along the north shore of Lake Huron is settled, and is, I should say, fairly good land, but we could not see much of it. At the north end there are a great many islands, some of them very pretty, mostly wooded. We passed from Lake Huron through the River St. Marie, passing the rapids into Lake Superior. The north shore of this lake presents a hillocky appearance, not very high, but rocky, and almost devoid of soil, yet covered by small pine-wood which appears to grow in the crevices of the rock. This class of country seems to prevail along the entire length of the lake, except around Thunder Bay, where the hills are much higher, but still rocky and wooded. In Thunder Bay we called at Prince Arthur's Landing, a small town, and Fort William, the terminus of the Canadian Pacific Railway now in process of construction. There is some fair land about here, and there seems a fair prospect of a town growing up, as it is the nearest shipping port to Winnipeg on the new railway.

We arrived at Duluth, an American town at the extreme western point of Lake Superior, and took the train that evening on the Northern Pacific Railway. It was a mild, warm evening, and before dark we passed some very fine and rugged scenery, through pine-clad valleys, over dizzy creaking wooden bridges, and rocky streams, the rocks set on edge instead of horizontally. We then got to a level country, and came to some swampy flat land, rather peaty, but generally covered with small fir and poplar. Sometimes in the wettest parts the fir trees were not more than five or six feet high, with only a little bit of green on the top, and the branches hung with grey moss. Where the land is drier the wood is heavier. There were occasional lakes, some with swampy shores, others closely fringed and overhung with wood.

We travelled all night, and in the morning I had my first experience of prairie land. We changed at Glyndon on to the Manitoba Railway, and in an hour or two got fairly out upon the prairie. Look where I would, there was nothing but an almost trackless extent of land almost as flat as a sea stretching away to the horizon, which formed a true circle all round us. There were a few settlements scattered all along; fields of corn and patches of ploughing without fences round them. Occasionally we crossed a sluggish creek, its course marked out by a winding belt of trees stretching away into the distance. I was told that we were in the Red River Valley, and the State of Minnesota. The railway runs in a straight line, and is formed by cutting a ditch on either side; the soil from the ditches is thrown into the middle, and on it are laid the sleepers and rails. The ditches show a section of the soil, which, although of good quality, is not equal to that of Manitoba. During the whole of that day we travelled over this unbroken flat. At night the sun set red in the west, and seemed to sink below us before it disappeared, and we appeared to be on the highest part of the land, though in reality it was quite flat. We arrived at St. Boniface about eleven o'clock at night, and crossed the Red River by ferry to Winnipeg.

The next day I devoted to an inspection of that now world-famed city. It is situated at the junction of the Assiniboine River with the Red River. Ten years ago there were only a few hundred people squatted on the place; now its inhabitants number ten or twelve thousand. If building goes on as fast as it is doing at present, it promises fairly to become a second Chicago before long. There are many very fine

brick and stone buildings, and private houses. A good many fortunes have been made already, and there are many wealthy citizens. Building-ground that was ten years ago bought for a mere trifle per acre, is now selling by the foot at high prices. Thus in ten years a town has sprung up bigger and with more capital invested than all the towns of Wensleydale put together.

Before going further, it may be well to give a brief geographical description of the Dominion. As you know, it consists of the northern half of the great American Continent. The eastern part, or the Provinces of Quebec, Nova Scotia, New Brunswick and Ontario, has been pretty well settled for a long time. Settlement went on to the west of Ontario till it was stopped by a great barren rocky tract of land which stretches from about the east end of Lake Superior north towards the Hudson's Bay; and reaches westward perhaps a thousand miles, till it is cut off the fertile Red River Valley, of which I have spoken. This valley is, perhaps, 200 miles wide in some places. It reaches from the great water divide of the continent which crosses Minnesota and Dakota to the Hudson's Bay, it is almost a dead level, and is supposed to have been an old sea or lake bottom. West of this again for nearly 200 miles, to the Pacific Ocean, lies a more or less fertile tract of prairie land, almost untouched by white men. Thus, you see, the country is, agriculturally speaking, divided into two distinct parts.

From the older Provinces of Canada, as well as from the Eastern States, for various reasons, there has been for a long time past a constant tendency on the part of many of the settlers to emigrate to the great western prairies, and, as the great fertile prairies of north-west Canada were not generally known or accessible to the public, they were obliged to go to the Western States. And hence the idea got abroad that the Canadians were dissatisfied with this country, and were going to the States; but in reality there were as many leaving the Eastern States for the same reason. It is only within the last ten years that the British North-West has been brought prominently before public notice, and since that time quite a new state of things has set in. Numbers of Canadians are selling their farms and going there instead of to the States. A great many are going from England and Scotland, and even from the United States themselves. A railway has been made from the Northern Pacific Railway to Winnipeg, and another great railway, called the Canadian Pacific, is in process of construction, and will soon be made through to the Pacific coast, thoroughly opening up an immense tract of country; several branch railways are also being surveyed. The result is, and is likely to be for a long time to come, an immense influx of immigrants.

To return to my travels. I first went down the new Canadian Pacific Railway to Cross Lake—the end of the line opened about 100 miles east of Winnipeg. For a good distance the land is good, but rather wet. Before we arrived at Cross Lake, we had got right into the barren rocky country I have before referred to. It is not absolutely barren. There are patches of fair land that may at some future time be sought out. There is a good deal of timber, and, it is supposed, a great deal of mineral wealth.

At Winnipeg, Mr. Hespeler provided us with a team of horses and spring wagon, driver and camping equipments, and we set out for the West. We went by the Portage road along the north bank of the Assiniboine River. About Headingly, and for a distance of about 30 miles west, there is some very good dry land under fair cultivation. It is a thick, black loam on a clay subsoil, and is drained by the Assiniboine and the numerous creeks that intersect it. After this we passed some 20 miles of swampy land, till we came to Poplar Point; and from there to Portage-la-Prairie, a distance of 20 or 30 miles, is, I think, about the best land I saw. It is no thicker or better soil, but it is drier than most of the Red River land. It is mostly pretty fairly cultivated, and there were some really good crops of wheat and oats. We called and looked over the farm of Mr. Brown, a very nice man, who came from Ontario about eight years ago. He said one of his fields had been cropped 17 years when he bought it. He grew the 18th crop, and it yielded 40 bushels of wheat per acre. The same field has not yet been manured, and this year had a fair crop of

wheat. But he does not think his wheat has averaged quite 30 bushels per acre since he came. He thinks that by manuring, and with the high cultivation as practised in England, there would be no difficulty in averaging 40 bushels of wheat per acre. He had a few good roots, and a patch of clover which he sowed when he first came, and which has grown ever since; he thinks clover and timothy (our foxtail) will stand the climate very well. His soil is from 1 to 2 feet thick.

We went on to Portage-la-Prairie, and then on to Mr. McKenzie's at Burnside, where we stayed a day and a night. Portage-la-Prairie is a growing town on the Assiniboine, next in size to Winnipeg and Emerson, and is surrounded by very good land. Mr. McKenzie has some good crops, and keeps a large herd of cattle. They feed on prairie grass in summer and prairie hay in winter, and most of them were nearly fat. He has sometimes had as many as 200 cattle at a time, but has not lost a beast since he came. One spring he sold 12 fat bullocks that had been fed on nothing but prairie hay all winter. Speaking of prairie hay leads me to a description of it. My first impression of the wild prairie grass of the Red River Valley was that it was rather coarse, and what we should call sour. Where the land is dry it looks rather short, but on closer inspection it proved to have a considerable amount of good herbage amongst it. There is generally a great deal of yellow flower, giving it the appearance of a meadow full of buttercups. On the swamps and wet land it is certainly coarse, yet many people mow it for hay because the yield is heavier, but I did not think it nearly so good as hay off drier land, and in this opinion I was supported by most of the best farmers. The quantity and quality vary very much in different parts. That part of McKenzie's farm which I saw is mostly dry, and on it there were some very good meadows, which might yield two tons of hay per acre. Cattle turned out into these natural meadows have plenty to go at, and being good judges of land, choose the best herbage. This may account for their doing so well. Cows also give large quantities of very rich milk and butter on prairie grass. Mr. McKenzie sells most of his cattle to immigrants. Good two-year-old heifers, he says, are worth from £5 to £6. Cows from £6 to £10 each. Beef about 4d. per lb.

We were still in what is considered the Red River Valley, but after going about 30 miles west of McKenzie's, or about 100 west of Winnipeg, and crossing some swamp land, full of ponds, and willow scrub, and poplar, and over a bad road, we came to an abrupt rise, presenting every appearance of a sea beach, some 50 to 100 feet high; behind, and running parallel with this, is a belt of sand-hills, irregular in form, supporting very little grass, but with a few stunted oaks and pine, often half burnt through by prairie fires. In the hollows between these hills are occasional bits of good land covered with poplar, birch, hazel, etc. There are any number of hazelnuts, wild cherries, wild raspas, and strawberries in their season. Among the brushwood wild hops and clematis twine in great profusion. On one of these patches Mr. Snow, a son of one of the delegates who went out last year, has settled.

Beyond this we crossed what is known as the Big Plain. It is of more or less sandy black soil, supporting very little grass; it is rather too dry, I should say, though it grows fair good crops of wheat and oats. There is here a good deal of free-grant land not taken up yet. After crossing some forty miles of this plain we came to what is known as the Rolling Prairie, from any point of which can be had an extensive view; it presents a kind of tumultuous, billowy appearance. In some places it is very hillocky and irregular. In others it is formed of gently sloping hills and hollows, ranging from a few hundred yards to several miles in extent, very like some of the midland counties of England; but through all its unevenness it maintains a kind of general level.

The particular part to which I am now referring, that between the Big Plain and the Little Saskatchewan River, about thirty miles across, is broken by an immense number of ponds. One could scarcely get a mile section without half a dozen ponds on it. The ridges are generally rich black loam, supporting fairly good grass; the hollows are either marshy sloughs or ponds, which could generally be drained one into another. I believe a single drain into the bottom of a slough would dry the whole of it, and if dry it would be almost unsurpassable land, as the fertility

of the hillsides has been filtering into it for ages. Around the ponds there is generally willow scrub, and scattered about are small woods and clumps of poplar, giving the country a park-like appearance. On the ponds are almost innumerable wild-ducks. I have sometimes counted on small ponds two or three hundred, and I could scarcely ever look up without seeing some in the air. They are generally very tame, and I could have shot scores out of our waggon as we went along.

We next came to Minnedosa, a small place consisting of a few log-houses and stores, a stopping-house, a blacksmith's shop, and a saw and grist mill. It is about a year old. If the Pacific Railway passes through it, as the people hope, it may become a big town. There is a rival town called Odanah about a mile off.

From here we passed some fairly good land and pastures, then some widely undulating land, till we came to Little Shoal Lake, where we stayed all night.

Our road passed through a shallow corner of the lake, out of which a policeman was pulling large jack fish with a very rude fishing-rod. Around Shoal Lake there is some very good land, though rather broken by ponds and marshes. The scenery is very pretty and park-like.

From here we went west again over some very good land to Birtle, on the Bird Tail Creek, a young town in a rather deep valley, but surrounded by very good land, of which most of the best free-grant sections were taken up last summer. I saw here a cattle dealer who had about eight cattle for sale. He had nine pure-bred Galloways, a young bull, and eight cows and heifers, for which he asked £140. He was selling cows at about £10 each.

We next went forward to Fort Ellice, a Hudson's Bay Company station, on the Assiniboine Valley, about 250 miles west of Winnipeg. It is about the head of navigation on the Assiniboine River. The valley is here about 300 feet deep, a mile and a half or two miles across; the sides are steep, the bottom flat and very fertile, but apt to be wet. There is no rock in possession in the sides; the full depth seems to be cut through a bed of glacial drift composed mostly of rounded granite boulders and gravelly clay. The country all the way from Winnipeg is thinly settled, and there is a good deal of free-grant land not taken up.

We took a drive with Mr. McDonald, the chief factor of the fort, to the farm of Mr. Dawson, a few miles to the north. Mr. Dawson went out from Lincolnshire last year; he has taken up two mile sections of land, or 1,280 acres, and splendid land it is. It is fine friable black loam two or three feet thick, gently undulating, and there is a great deal of wild tares or vetches among the grass which makes splendid feed. We went back to Fort Ellice, and there met Mr. Marcus Smith, the chief surveyor of the Pacific Railway. He has been six or eight times across to the Pacific Coast, and describes the land as being very fertile nearly all the way, and especially in the north and Peace River district. The climate, he says, is much milder towards the West coast. Snow seldom lies long in the winter.

From Fort Ellice we went north to the Shell River, a tributary of the Assiniboine. The land all the way after we left the banks of the Assiniboine Valley is very good. There is very fine grass and a great deal of wild tares all the way. There was an almost continual downpour of rain all the day, and it was beginning to get dark when we came upon the camp of Mr. Reiffenstein's company of land surveyors, near a small stream, so we pitched our tent beside them. The cook had supper ready for them, and they presently made their appearance, all drenched. Mr. Reiffenstein asked us to have supper with them, and I got some of the best soup I think I ever tasted. They described the land to the north as excellent, and said they had been among wild tares that day through which it was difficult to walk. About fifty families settled there last spring, though it is not yet surveyed. The tract of land which may be described as lying between the Assiniboine, the Shell River, and the Bird Tail Creek, is on the whole extremely good. It is of rich black loam, from one to three feet thick, and generally dry, but with occasional ponds. There is a fair amount of poplar wood scattered about, sufficient for fuel and building purposes. Its rich meadows and fields of tares make it a likely place for cattle-raising, I should say.

We came back by Fort Ellice, and then down by a trail that runs nearer to the Assiniboine than the one by which we went. These trails are merely tracks over the prairies, made by the passage of carts and waggons, and are in some places very good and in others very bad. We made the acquaintance of Mr. Herchmer, a gentleman originally from England. He is the Government Indian agent. We went with him through two of the Indian reserves. These Indians are of the Sioux tribe, and the Government have given them reserves of land, provided them with oxen and agricultural implements, and are trying to teach them to farm. Some have really nice plots of wheat, Indian corn, and all kinds of garden produce—some take extreme pains with their gardens and have them very neat. Mr. Herchmer speaks highly of the honesty of the Indians when fairly treated. They are very loyal, and nearly always asked after the Queen. We camped one night near the lower reserve, and next day Mr. Herchmer left his tent and equipments till he came back at night. There were Indians all round, and they might easily have gone with the whole thing; but he said he was in the habit of leaving it there, and he had never lost anything. and said they were quite safe as long as there were no white men about. The land for several miles back from the valley is sandy and gravelly—liable to drought. On the alluvial bottom of the valley it is very good land, but mostly wet.

Our next stopping place was Rapid City, a thriving young town about two years old, on the Little Saskatchewan, lower down than Minnedosa and Odanah. There is good land all around, but rather broken. Most of the free grants are taken up. We next crossed the Assiniboine River at the Rapids, through Grand Valley, a tract of good land south-west of the river, and passed the Brandon Hills—some low wooded hills, but which can be seen from a great distance. We went on to Millford, a small place on the Souris River, a river that runs from the south-west to the Assiniboine, then up the south side of the Souris, and called on Messrs. Calendar and Reed, two young gentlemen from Edinburgh, with whom Mr. Imrie was acquainted. They have taken up some good land on Oak Creek. From there we went forward over some uneven hilly country, and passed some very pretty lakes till we came to Lang's Valley. It is a long deepish valley with flat bottom, but not very much good land in it. There is only one settlement, that of Mr. Lang, after whom it is named. Immediately south of this valley is some very good land. We left the trail and went west over the trackless prairie on the Souris Plain. This country, as its name implies, is very level, and there is a large quantity of good land. I remember one piece between two creeks, a little beyond Lang's Valley, some six or eight miles square, or twenty or thirty thousand acres—good soil supporting good meadow-grass nearly knee-deep, and the whole of it might have been mown with a machine—or machines, I should say, as one machine would have been worn out long before it could have got through it all. The grass here is more like our coarser meadow-grasses without many flowers, or weeds as they are called out there.

After going west into the bend of the Souris, we turned south to the Turtle Mountains, and crossed an immense treeless plain of variable land. I noticed the deserted tracks of the buffalo worn deep in the soil by the feet of many generations of these bovine animals. The granite boulders, too, were polished on the corners by the buffaloes rubbing themselves, and there is a trench around them, worn by the tramping of their feet. The buffaloes are nearly killed out now, and their bones are plentifully scattered over the plains. Before we reached the Turtle Mountains we crossed an immense marsh, which surrounds White Lake at the foot of that hill. The Turtle Mountain is a long, gently sloping ridge rather than a mountain, but it can be seen a long way over the plains. There is some very good land on the slopes, and some good wood on the top. A great many settlers have gone into this district during the summer.

From here we went east by a trail running a little north of the United States boundary; we passed through the Rock Lake and Pembina Mountain districts, where there is a vast quantity of very good land, and many settlers. We got into the Red River Valley again, and passed through a Mennonite reserve—very good land—and then on to Emerson, a thriving little town on the Red River, where it crosses the

International Boundary. From there we went north, along the west bank of the river, over a great deal of very rich land of deep black loam, tolerably dry and growing good crops, to Winnipeg. We had thus accomplished a journey of about 800 miles.

Mr. Imrie left next day to go to Nova Scotia, and I accepted an invitation from the Mayor of Winnipeg and the Premier of the Province (Mr. Norquay and Mr. Walker) to go with a shooting party to Meadow Lea, the then western terminus of the Pacific Railway. Our party had a special train placed at its disposal, and a special siding made at the terminus, through the courtesy of Mr. Ryan, the contractor. We had fair sport. On the way the road crosses some good dry land and a great deal of marsh. I met Mr. Cowlard, who went out from Cornwall, England, and has been farming out there about eight years. He considers that cattle-farming pays best. He had made butter all the summer, and put it down in pails; he was taking it to Winnipeg, where he had sold it beforehand for 1s. 0½d. per lb. Not so bad, I thought, where good land can be had for nearly nothing. I saw the *modus operandi* of Canadian railway construction, which is really wonderful. I have not time here to go into a description; suffice it to say that it was being put forward at the rate of nearly a mile a day with comparatively few men.

From Winnipeg the Hon. Mr. Norquay and Mr. Ross, M. P. P., drove Mr. Dyke, of Liverpool, and myself, down to Kildonan and St. Paul by the Red River side, then across the river to Bird Hill, a gravel hill from which a good view of the surrounding country is obtained. Kildonan and St. Paul were settled by Scotchmen sent out by Lord Selkirk about 60 years ago. The land is very good and dry, but badly farmed as a rule. Some of it has been cropped for 50 years without manure—this I quite believed, as I saw the manure lying in heaps, of unmistakeable age. Mr. McBeth, a gentleman of whom some of the delegates spoke last year, showed me a field off which he had taken fifty crops without manure, and which still continued productive, but he admitted that it would not grow the crops it did at first. He said he once reaped 48 bushels of wheat per acre off his farm.

To sum up then, before leaving this district—I considered the Red River land the most fertile. It is generally a soapy kind of black loam, and when rubbed between the fingers one cannot detect a grain of sand. It may average about two feet thick, and rests on a clay subsoil of indefinite thickness, which is really of the same character as the soil, but has not been blackened and mellowed by atmospheric exposure. This rule does not hold good all through, as there are places where it is more or less sandy, and in some places even gravelly and sandy. But a great part of the valley is marshy, and for really profitable cultivation requires to be drained, which means considerable expense, and on account of its extreme flatness it cannot, in many cases, very well be done by private individuals, and the Government are already making extensive drainage works. When the soil is too wet it becomes so sticky that the best steel plough will not clean itself, but when it is in proper condition it works very light and friable. But I must say that when the land is dry as it is along the river banks and near creeks, it really cannot be surpassed for production. I believe that under a good English system of farming there would be little difficulty in growing 40 or 50 bushels of wheat per acre. However, when all things are considered, I think I should prefer the Western prairies, where you can pick land of rich black loam two or three feet thick, that is naturally dry, and can be worked in any kind of weather save frost. The natural grass out there, too, is of better quality.

Wood and water are things that an immigrant would require to consider. In some places, though this is generally only local, the water is alkaline and not fit for drinking purposes. This is most frequent in the Red River Valley. I have seen places where pools have dried that were quite encrusted with alkali looking like hoar-frost. But as a rule, fair water can be had by sinking wells ten or twelve feet deep, and in some places there are good springs. Wood is scarce in many parts of the Red River Valley and on some of the great plains, but along the rivers and in many parts of the prairie there is a sufficiency. It is a great desideratum to have wood on or near a

farm, as it is the only fuel and building material available at first to the settler, though in some parts of the Province they are beginning to build of brick.

As we are all grazing farmers here, and I was specially instructed to look to the cattle-raising interests, you may think I have dwelt too much upon corn-growing and arable cultivation of land; but I have found it absolutely necessary, as almost everybody, and especially those intending to take up free grants, must go into ploughing to some extent, since it is one of the conditions on which the land is granted, that thirty acres be brought under cultivation in three years; and to get clover and the cultivated grasses it is necessary to plough, and it will pay well to take a crop or two of wheat before sowing down. But it would be quite possible for a man to go into cattle-farming on the natural prairie grass, and if he keeps well to the front he can have the use of 1,000 or 50,000 acres, if he likes. I have talked with many of the best farmers on the subject of cattle farming, and they all agree that it will pay best for anyone who has sufficient capital to start it. The reason that this branch is so little gone into is because the great bulk of the immigrants are men without much capital. They therefore go to ploughing, as it does not require so much capital, and yields a quicker return. I believe that breeding horses would pay extremely well, that is, fair useful, though rather light farm-horses, similar to what we have about here, and they are just about as dear. The Canadian horses are lighter than the farm horses used in most parts of England. On account of the great immigration which is likely to continue for a long time to come, there will probably be a strong demand for horses, which will keep up the price.

I will give you a list of prices of cattle which was provided me by Mr. Burt, a horse and cattle dealer of Winnipeg: Fair grade two-year-old heifers, from £4 to £5 each; fair grade three-year-old heifers, spring down, £5 to £7; cows in calf, or with calves running with them, £6 to £10; working oxen, £20 to £30 per span; fair good horses, £20 to £30 each; ponies, £6 to £15—average about £10. Beef is worth 3d. to 4d. per lb. in the carcass; mutton, about 5d. per lb.; butter and cheese, nearly as much as they are here; milk sells in the towns at 2½d. per quart. These prices agree with those given me by most of the farmers.

Government land (*i.e.* Railway lands) can be bought at from 4s. 2d. to £1 per acre, according to distance from the Pacific Railway. Good land near Winnipeg, Emerson, Portage-la-Prairie, can be bought at from £1 to £2 per acre.

Wages run about as follows: Good farm laborers, from £4 to £5 per month with board all the year round, or £5 to £6 in summer and harvest time. On the railway works they pay 6s. to 7s. per day for good hands. Carpenters and blacksmiths get from 8s. to 12s. per day. Good bricklayers and plasterers, from 12s. to 14s. a day. Blacksmiths charge 2s. 6d. a shoe for shoeing horses, and 1s. a shoe for resetting. All the laborers I talked with say that good men have no difficulty in getting work, but they have to work hard.

With regard to the capital required to make a start in farming, it is generally considered that a man with a clear £100 when he gets there can make a good start on the free-grant lands, and instances are not unknown where men have started without anything—they have taken up grants, built houses, and cultivated a little to keep up their claim, and have worked for wages in the meantime. But I should certainly advise anyone to take all the capital he can lay hold of, the more the better, and if they have more than they wish to invest in farming, it can be let on good land security at 8 or 10 per cent. interest.

A settler will find difficulties to contend with during the first two or three years. After that, and when he has got accustomed to the country and its ways, he may live as comfortably as he can here. If he be a man without much capital and takes up free-grant land, no matter how good that land is, it is in the natural state, without house or fences, and as there is really no money actually scattered about on it, it stands to reason that he cannot get anything out of it without spending a considerable amount of labor. There is a house to build, but this, at first, is built of wood, and is put up very quickly, especially if he can get a native Canadian or two to help him, which they are always ready to do; they understand building wood

houses, and if they have the wood got to the place they will erect a decent house in a week. The first year he does not get much crop off his land, and he spends it principally in breaking, that is ploughing the sod up two inches thick in the spring, and backsetting about four inches deep in the autumn if he is going in for ploughing. If he is going to raise cattle he will be building cattle-sheds, stacking hay, etc. But when he has been on his farm three years, got a neat house and cattle-sheds with a good stock or a lot of land under crop, he may live very comfortably, and will have no harder to work than here. His 160 acres of land that he got for a £2 fee, and his 160 acre pre-emption that he got for eight or ten shillings per acre, will in all probability be worth £1 or £1 10s. per acre, and thus he will have made £320 or more, independent of his crops, in three years. His land is his own absolutely, he has no rent to pay, and very light taxes. A man with more capital, of course, can do greater things. All this depends upon the man himself. If he is not prepared to face a few hardships and a little isolation at first, he will never like the North-West; but perhaps he would never like anywhere. A requisite quality to fit a man for emigration to Canada is the power of adaptability to circumstances. Everything is a little different to what it is at home, and there are many new things to learn. The best plan for an immigrant is to make the acquaintance of a few old farmers, who will teach him anything he requires.

One of the worst difficulties the immigrant has to contend with at first is the bad roads, which in spring are very soft, and in some places almost impassable; but it must be borne in mind that there are no highway rates, and that as the country gets settled and divided into municipalities, the roads are sure to be seen to now it is nobody's business. There is a great difference of opinion as to which is the best time of the year to go; early spring would be the best but for the difficulty of transit: but, on the whole, I think August is the best, at any rate for those that have money.

The occasional visits of locusts is a thing that requires mentioning, but there were none when I was there, and there have not been for about five years, and the farmers who have experienced them do not appear to fear them much, as their ravages are generally only local, and at the worst are not nearly so bad as they are in the Western States of America, their natural breeding-place. They are not at present troubled by the Colorado potato beetle, the weevil in wheat, and the pea beetle, which is found in the United States and Eastern Canada.

The weather, while I was there, was very pleasant on the whole, though the settlers all said it was unusually wet for that season of the year. The air was generally very dry, and I never enjoyed better health in my life. I was told that the winter commences in November and ends about the middle of April or beginning of May; it is generally continuous frost all through, and occasionally reaches an extreme degree of cold. During last winter, which was exceptionally severe, the thermometer once or twice got down to about 48° or 50° below zero; but I saw a register which generally ranged from 10° above to 10° below zero. The summer comes on very quickly, and is hot enough to grow any kind of grain and root-crops, and will ripen tomatoes.

I find I shall have to cut my report much shorter than I had intended. I intended to have gone into the details of sheep-breeding, which I believe might be made to pay extremely well. I might have spoken of the wild deer, the prairie chickens, and immense amount of game that I saw, and have described the Red River carts, which are made of wood, without a particle of iron about them. But I must proceed with my journey. I left Winnipeg on the 27th September, at about seven o'clock in the morning; and to give you some idea of the vast extent of the Red River Valley, I travelled all that day and night, and well into the next morning, in almost a straight line without noticing a rise of three feet all the way. I came by way of Chicago to Toronto in Ontario, where I stayed a few days.

I visited Hamilton, Brantford, and the Bow Park farm; there is some good land about there, which is nearly all cultivated. The land around Brantford and Bow Park especially is good. The chief feature of interest about Bow Park is the world-

famed herd of shorthorns, about 300 in number. I think we have as good cattle in England, and perhaps in Wensleydale, as any they have. But the special feature of the Bow Park herd is their uniform high quality. Looking through their large and commodious sheds is like going through a show-yard. They have scarcely a failure in the whole herd. Their system of cultivation, too, is an example to the surrounding farmers, and shows what Canadian land can do. I believe good land with buildings can be bought in Ontario for from £6 to £15 per acre. I shall not dwell long on this part of the country, as some of the other delegates have been so thoroughly over it.

I next went on to Belleville, a small town on the Bay of Quinte, on Lake Ontario, and was there shown over a cheese factory by Mr. Graham, the President of the Dairy Association. They make some excellent cheese there, and it was selling at 65s. per cwt. Mr. Graham thoroughly understands cheese-making. They have dairy associations in Canada, and each factory subscribes a certain sum of money, augmented by a subsidy from Government, with which they engage men to study the process of cheese-making, and go through the factories to give instruction. The factory at Belleville is worked on the co-operative principle; each farmer's milk is measured, and he receives a proportionate share of the profits of the cheese. The expenses of manufacturing amount to $\frac{1}{2}$ d. per lb., and the collection of the milk lays on another $\frac{1}{2}$ d. per lb., making the total cost 1d. Cheese-making at 65s. pays very well.

I next went on to Kingston, a town built principally of limestone, at the lower end of Lake Ontario. From there I went by boat down the St. Lawrence to Montreal. I went this way for the purpose of seeing the Thousand Islands and the scenery of the river. The Thousand Islands are at the head of the river or the foot of the Lake, but their number is more like two or three thousand. They are mostly covered with trees, the foliage of which were in their bright autumn colors; some of the smaller islands looked like pots of flowers set in the water. Some of them are rocky, and the effect was very exquisite as we went winding amongst them.

Montreal is a city of about 150,000 inhabitants. It has some very fine limestone residences and buildings. The Windsor Hotel is almost equal in finish to any in the world. One of the chief features of Montreal is Mount Royal, a high hill that stands up almost perpendicularly behind the town. From the top a view in every direction for 100 miles can be had; it is a public park.

I went on to Compton, in the Eastern Townships of Quebec. It is rather a pretty country, and there is some good land. I visited Senator Cochrane's farm, and saw his celebrated herd of shorthorns. He has some very good cattle. He has one cow the progeny of which has brought him £26,000. He has some very good Shropshire Down sheep, and says he likes this breed of sheep the best of any he has tried. I noticed some good turnips, and he says he can grow three tons of hay to the acre. I came back to Sherbrooke, still in the Eastern Townships. It is a prettily situated town, with some good residences. I was shown round by Lieutenant-Colonel Ibbotson. Good farms can be bought in the Eastern Townships at from £4 to £6 per acre.

I next went to Halifax, Nova Scotia. I visited the districts of Windsor, the Annapolis Valley and the districts around Truro and Colchester. All these are large valleys, up the bottom of which the tide rises a long way. There has been a great deal of land reclaimed from the sea, which is known as dyke land. It lies below high-water mark. The tide has been banked out. The soil is composed of a very fine reddish silt of indefinite thickness, which has been deposited by the tide. It is perhaps equal to any land in America for production. The tide comes up the river with great force, and brings up a great deal of mud. Many farmers cart the mud into their higher land for manure. Adjoining the dykes is generally a belt of good dry land known as intervale. It is of a sandy red soil, very similar to the red land in the Eden Valley of Westmoreland. Above this, on the mountains, is red sandy land, not so good, and generally covered with wood. Colonel Blair, Mr. Longworth and others, at the instigation of Dr. Clay, called a meeting of farmers at Truro, for the purpose of giving me the opportunity of asking questions and hearing their opinions about

farming in the district, and the prospects of immigrants. There were a great many conflicting statements made, from which I drew the general conclusion that the selling price of dyke land is from £10 to £60 per acre, and in a few instances it had sold as high as £80. The intervale land could be bought for from £2 to £16 or £20 per acre, according to quality, and uncleared wood land from 2s. to £1 per acre.

It was generally agreed that dyke land will grow from two to four tons of hay per acre, and has done it in some cases for generations without manure. 600 to 1,000 bushels of turnips, and from 200 to 430 bushels of potatoes can be grown to the acre, and fair crops of cereals. Apples grow to great perfection in some parts of the Province—as to this I can add my own testimony, having seen the trees almost laden down and the ground strewn with their fruit. They were selling at from 4s. to 8s. per barrel of 2½ bushels. It was generally agreed that a man should have considerable capital to start farming in Nova Scotia, as it does not pay to borrow money at 6 or 8 per cent. It is considered that cattle-farming pays best, especially since the English market has become available for their beef. In this respect they have a great advantage over Ontario and the Western States, the inland carriage being lighter. Beef sells in Nova Scotia at 4d. to 5d. per lb. in the carcase. I spent a few days with Mr. Simpson, the manager of the Drummond Colliery, at Westville, Nova Scotia. I went through the colliery; the seam is 16 feet thick of the very best coal, and it looks more like a quarry than a coal mine. There are two other seams below, one 10 feet and the other 6 feet thick. I was told the Albion mine close by is 32 feet thick. Mr. Simpson drove me round by Pictou Harbor in sight of Green Hill, where there is some very good land. Of the Eastern Provinces I think Ontario and Nova Scotia are the best farmed. I was favorably impressed with the Eastern Townships, where I believe good land is the cheapest. Nova Scotia certainly has a great advantage in being nearest the English market. I noticed especially that the farm houses of Canada generally are decidedly better than the farm houses in England. I have met scores of farmers in Ontario and the Lower Provinces who went out originally from England or Scotland with scarcely anything, who have cleared and cultivated perhaps 200 or 300 acres of land, and are now living in houses equal to any in Hawes. Society is a little different in Canada to what it is here. There is not nearly so much *caste* as in England. The Canadian people are very sociable. A man takes a position there according to his personal merits and conduct rather than to his wealth, though I should be far from saying that wealth has no influence. The Canadians are very loyal to the English Crown, in fact, far more so than the English themselves, and I never met a man who advocated secession from the Empire. A story was told me at Belleville of an American who came into an hotel there, the Daffoe House, and proposed a toast not very complimentary to Her Majesty the Queen. He was allowed to drink his toast in silence, but he shortly afterwards left the house minus many fragments of clothing, and has not been seen around there since.

Though I have in many cases given my own opinion, I wish you to rely upon the facts and information I have given, and your own judgment, rather than be guided by mine, as people do not all think alike; but if I had to give any advice as to the class of people best suited to emigrate, I should say the farmer's son who has been brought up with a good knowledge of farming, is not unacquainted with work, and can get together a little capital, might improve his position by going to Canada, and stand a good chance of becoming wealthy. His occupation at home too frequently is spending the first half of his life in making repeated applications for farms, and not getting one till his best days are spent, and when he has got one perhaps he only makes a bare living all the rest of his life. In Canada he can certainly get one any day. The laborer may do well, but he will have to go out to the North-West, where he can get free-grant lands and where wages are much higher than in the older Provinces. A man with capital can do well either in the North-West or in the older Provinces. Middle aged men, of this class especially, will probably like the older and more settled Provinces best, and I should not advise men with money, unless they wish to make more very fast or are fond of a rough life, to go to the North-West. However,

to make anything out in the older Provinces certainly requires a good deal of capital, and a man who has not got this will make more money and live easier in the North-West. Gentlemen's sons who may have had a good education but but have no acquaintance with business or work, and are without money, are not of much use in Canada; nor are kid-gloved farmers, unless they have a superabundance of wits, which is not always the case.

The best guarantee of success is the fact that so many have already succeeded. I could instance scores who started with scarcely anything, who faced the forest and had to almost hew a farm out of wood, as it were, but who are now well off. How much better chance then has a man going out into the prairie now, where he may drive a plough for miles without obstruction, and where the land is better than ever it was in the forest? There is yet another consideration in his favor—nearly all the good wild land of the United States is taken up, so that the great emigration that is going from Europe, and the natural increase of the fifty millions of people of America, will be driven into the fertile fields of the North-West of Canada. The result will probably be such a rush and an enterprise as was never before known on the Continent of America; and it is quite possible that young men who buy land now at a few dollars an acre, may live to see it worth £10 or £20 per acre.

I strongly deprecate the statements that have been made by many, that the land in Canada will bear cropping for ever without manure; that in fact in Manitoba it is altogether unnecessary, and would be foolish to apply manure to the land. Now, nothing can be more absurd than this. It is apparent everywhere in the older Provinces of Canada and the United States that the land is being ruined by this system. There is a great deal of land that at first grew from 30 to 40 bushels of wheat per acre, but will not now grow a crop sufficient to pay expenses, and artificial manures have now to be resorted to. I believe the wheat crops in the Eastern States of America do not average 15 bushels per acre.

I sailed from Quebec on the 6th November, and arrived at Liverpool on the 16th, having been away nearly four months.

I was not sick either way, and I can assure you that crossing the Atlantic is not half so fearful as many suppose; indeed, it is really a pleasure. I looked through the steerage quarters of the ship, the *Sarmatian*, of the Allan Line, and I thought the accommodation, the food, and the treatment of the passengers very good for the money.

“MR. BRODERICK ON CANADA.

“I am told that it was a most interesting gathering which the other night assembled at Hawes, crowding the largest room in the village, to hear the report of Mr. Broderick. This gentleman, some months ago, was appointed the delegate of the Wensleydale farmers, to go and inspect Canada with a view of ascertaining its fitness for emigration. So many falsehoods have been concocted and promulgated in regard to various parts of the Dominion, that the independent testimony of an able man like Mr. Broderick should be extremely acceptable and valuable. Indeed, irrespective of opinion, the facts and figures embodied in the report (which this paper publishes) should be carefully perused by all interested in agriculture. The question is returning to public notice with much force. We are likely to have many comments upon it in the future, and any opportunity of increasing our store of information upon the subject should not be neglected, especially when the weakness as well as the strength of the country is so ably demonstrated. The figures in regard to the value of stock, the price of meat, wages, etc., will surprise many of our humdrum tillers of the soil.”—*Darlington and Stockton Times*, January 1, 1881.

THE REPORT OF MR. JOHN SAGAR,
OF WADDINGTON, NEAR CLITHEROE, LANCASHIRE.

"The report of Mr. Sagar, of Waddington, the gentleman who in May last went to Canada as the representative of the Clitheroe farmers, was submitted to a meeting of farmers and others, held in the Swan and Royal Hotel, on Monday. The meeting, at which there were about fifty persons present, was presided over by Mr. W. Tomlinson, farmer, of Grapes Lane, who, after the reading of the report, invited questions bearing upon the subject of which it treated. Questions were put by Mr. Dickinson, of Bradford, Mr. Johnson, the Rev. W. L. Roberts, and others, all of which were satisfactorily answered. Mr. Thomas Grahame, Agent of the Canadian Government, was present, and made a short speech, and the meeting concluded with a vote of thanks to Mr. Sagar for having so well filled his position as delegate of the Clitheroe farmers."—*Preston Guardian*, December 18, 1880.

The following is the text of the report:

At a meeting of the farmers of this district held in Clitheroe, in May last, at the instance of the Government of Canada, I had the honor of being selected as your delegate to proceed to that country to inspect its resources and to report as to its suitability for the settlement of British farmers. Before commencing my report, it may be well to mention the circumstances which, I understand, led to myself and fellow-delegates being appointed. For many years a large emigration has been taking place from England, Scotland and Ireland, the greater proportion of which has gone to the United States. To account for this, several causes have been assigned.

In the first place, many people have gone out to join their friends; and I have heard it stated that, of the exodus of this year to the United States, the ocean passages of a very large number were prepaid in America. Then, again, people have got hold of the idea that the Canadian climate is one long winter. Representations of its scenery are almost always wintry in aspect; and, again, until Manitoba and the North-West Territories were opened up recently, Canada had no prairie land which could compete with the Western States of America. But now all this is changed, and it is now certain that Canada possesses prairies greater in extent than those in the States, and equally fertile. This is admitted by the Americans themselves, although many of them who are interested in the sales of lands describe Canada—in which they recognize a powerful competitor—as a country to be avoided.

It was, therefore, with a view to place the country in its proper light before those who had thoughts of emigrating that the Government of Canada invited farmers to visit the Dominion and report their independent opinions as to its agricultural position and capabilities.

As to Manitoba and the North-West Territory I cannot speak personally, as I did not go there—Mr. Curtis, of the Skipton district, and myself having confined our inspection to the Province of Ontario. Several delegates were selected, in different parts; but as the country is so large, our party had to be divided, in order to admit of its being thoroughly investigated; and when I say that the Province of Ontario contains an area of about 200,000 square miles, it will be seen that we had a good deal of ground to get over. I understand that the reports on Manitoba, the North-West Territories, and the Maritime Provinces will be printed and published with my own, so that anyone interested can obtain copies at the Canadian Government Offices in this country.

I now proceed to give my ideas about Ontario. I may here say that I was allowed to go where I liked, and that every facility was given to me in the prosecution of my inquiries. I left Liverpool on July 22nd, in the steamer *Sarmatian*, belonging to the Allan Royal Mail Line; and after a good passage arrived at Quebec on the 31st, three days of the voyage being in the comparatively smooth waters of the St. Lawrence. The accommodation on board this steamer was excellent, and so was the living, and the trip was in every way an enjoyable one. I had a talk with some of the many steerage passengers on board. They seemed to be well satisfied with their quarters and their food.

The land on the shores of the St. Lawrence, 200 miles below Quebec, did not seem to me to possess any attractive features for the eye of the agriculturist, but about 30 miles from Quebec it assumed a better appearance, and I should say there is some fair land there, although I could only judge by the view obtained from the deck of the steamer. We stayed in Quebec over the Sunday, and then went on to Montreal, the largest city in the Dominion, with a population of about 150,000. It is picturesquely situated on an island on the St. Lawrence, and at the back of it rises Mount Royal, from which a beautiful view of the city and river is obtained. I do not know a place of its size which contains so many fine business buildings and handsome residences. The quays and wharves are considerably over a mile long, and great ocean-going steamers of 4,000 tons burden can be moored alongside. I am told that during 1879, 289 steamers arrived at the port, and 323 sailing vessels, and that during the present year the numbers have largely increased. Indeed, the people are hoping that when the present system of canals is enlarged (the work is now in operation) a large proportion of the grain and other produce will find its way from the Western States of America and of Canada through this port, for not only is the distance from Chicago to Montreal less by 150 miles than from Chicago to New York, but there are 16 more locks and 89½ feet more lockage by the latter route than the former; and the distance from Montreal to Liverpool is 300 miles less than from New York, which should mean cheaper transit.

We went to Ottawa, the capital of the Dominion, and saw Mr. Lowe, the Secretary of the Department of Agriculture. After some conversation, it was decided that Mr. Curtis and I should report upon Ontario, as before stated; Mr. Broderick of Wensleydale, and Mr. Imrie of Glasgow, doing Manitoba and the North-West.

From Ottawa we proceeded westward, and visited a large number of townships, towns, and villages in the different counties. I do not think it will serve any good purpose to describe in detail every farm and each district I visited. I may say that we made Toronto, Hamilton and London our headquarters, and journeyed into the country from these centres. I propose to give a short description of each, and to finish with a few general remarks, more or less applicable to the whole Province.

Toronto is the principal city in the west of Old Canada, and has a population of about 80,000. It is a busy, thriving place, possesses many fine buildings, schools, colleges, and a public park, and the inhabitants being principally English by birth or by descent, it is more British in its characteristics than any of the cities in Eastern Canada, where the population is largely composed of French-Canadians, most of them speak the French language and own adherence to the Catholic religion. During our stay in Toronto we made a tour of the country, 40 miles north and east thereof, and were conducted by Mr. William Rennie, a seedsman of that city, to whose kindness and assistance I was much indebted. We inspected the farms, roads, soils, crops and system of agriculture, and had conversations with the leading farmers in the district. Our first visit was to Messrs. Leslie and Sons' nursery at Leslieville. Unfortunately the proprietors were from home, but under Mr. Rennie's pilotage we examined the orchard and shrubbery near the house. There was a magnificent collection of dahlias: the pear trees were loaded down with fruit, the weight of which was actually breaking the branches; a magnificent spruce hedge to the west of the house interested me very much. The next point of interest was Mr. Simon Beattie's farm on the Kennedy Road, where a fine crop of mangels and two or three varieties of turnips and other root crops indicated the breeder and feeder of cattle. Mr. Beattie is known all over Canada and the United States as an importer of high-class cattle. He imported some of the finest cattle and sheep at the Royal Agricultural Show at Carlisle this year for breeding purposes. Mr. Johnson's farm on the same road also called forth favorable comment, a nice young orchard, with a spruce hedge along the west side as a wind-break, being especially noticeable. The next farm was that of Mr. Glendinning, the champion quoiter and bowler. One of our party remarked that superiority at these games did not make a perfect farmer. Some roots, with more than the average quantity of weeds, would have been improved by scuffling at the proper season; however, on the whole, this farm had not a bad

appearance, and its defects would not have been so noticeable, but for its proximity to one of the model farms of Scarboro', that of Mr. Andrew Young. The beautiful clean fields, cattle in good condition, good orchard sheltered with a handsome pine wind-break, all denoted the careful and enterprising farmer. Mr. Young makes specialties of Ayrshire cattle and Clydesdale horses. At a distance could be seen the fields and buildings of Mr. Andrew Hood, the prize ploughman, who, with Mr. S. Rennie (also noted for his work with the plough), hopes to come into contact with the ploughmen of Great Britain at the Scottish match next year.

A stumpy patch on Mr. Kennedy's farm, which we next visited, caused by a wind-storm, which levelled a portion of his woods a few years since, brought up the subject of oxen. Mr. Anderson, a delegate from Ireland, stated that he noticed oxen were very much used in the North-West, which he had just returned from exploring. One day he met a farmer with a very ugly team of oxen, obstinate and hard to manage, and said to him :

"Friend, you are having a hard time with your oxen?"

The driver said with a sigh, "Yes, I came out here a religious man, but I am now persuaded that no man can remain religious and drive oxen."

Mr. Rennie, who had much experience with oxen, and was at one time noted for his success at logging "bees" and other places where oxen were used, said that it was a mistake to suppose that oxen required to be yelled at or pummelled, as is so often the fashion. By uniform kindness and gentleness a driver can manage oxen even with as great ease as he could horses.

Arriving at the Rennie homestead about noon, we were invited in to dinner. This farm is worked by Mr. S. Rennie, and is a credit to the township. To the west of the house, in what used to be his mother's duck-yard, is the spot in which are now raised most of the roots which he exhibits at the various shows. The red and white carrots, mangels, sugar beet, etc., growing here were very fine. Two pumpkins (weighing over 35 lb. each, and not at full growth), mammoth squash (weighing at least 150 lbs. apiece, and likely to be 275 lbs. before they stop growing, so it was said), and swede turnips of immense size, were indications of what can be done in fancy farming. A field of white carrots, mangels and potatoes, grown with ordinary cultivation, gave evidence of being a very heavy crop, in fact I never saw a better field in all my life.

Mr. Rennie shows some very fine Suffolk pigs from a prize boar and well-bred sow. He considers the Suffolk the best breed for grass feeding and running out. The grain crop is stowed away in his barn in excellent order. In reply to questions, he said that in 17 years' farming his smallest crop of barley averaged 38 bushels to the acre, whereas he had one year an average of 55 bushels. A splendid young orchard, planted to the north of the house, is sheltered on the north, east and west by a hedge of Norway spruce, which will not only protect the trees from the frost but also from the fall winds, which do so much damage to fruit by shaking it off and breaking the trees.

After leaving this farm, Mr. Thomas Hood's was next viewed. A hedge of wild apple trees was a novel feature. We next passed the farms of Mr. John Gibson, a good farmer and a strong advocate of proper rotation of crops; of Mr. William Hood, jun., whose farm is a model which it would be well if the farmers of Markham would copy; of Mr. William Rennie, who has within a couple of years planted out silver maples the whole way round his 120 acres, which are in an excellent state of cultivation.

We made some stay at Mr. Robert Marsh's farm, where we viewed his flock of South Down sheep, of which he is justly proud. His sheep are all from imported rams and principally from imported ewes, and show in their faces, fleeces and form that they are pure bred. Mr. Marsh has been trying lucerne, and speaks favorably of it. He thinks that in rich land it might be cut three times a year, and that it would yield two to three tons per acre at each cutting. He took nine medals and nine diplomas at the Centennial Exhibition, and in all 80 prizes last year.

From here we proceeded to the extensive premises of Mr. William Russell. Mr. James Russell shows with pride a gold medal won by his shorthorn "Isabella," as the best animal, male or female, shown at the Centennial. He also shows five silver medals, one bronze, and one Canadian Commissioners' medal, all won at that exhibition, and all for shorthorns. He has now a flock of 120 Cotswold sheep, with winners from the English Royal Exhibition at its head; also 35 shorthorns, with "British Statesman," an imported bull, at the head of the herd. Also some very fine Berkshire pigs from a first-prize sow at the Royal. Mr. Russell has 300 acres here and 150 a couple of miles to the west, and he and his boys keep it in excellent condition. Some of the Cotswolds were weighed, with the following result: 4-year-old ewe, 345 lbs.; 3-year-old ewe, 323 lbs.; 2-year-old ewe, 323 lbs.; 1-year-old ewe, 310 lbs.

We had a discussion as to the respective merits of the various breeds of sheep, and it was stated that for the best mutton the South Down was to be preferred, but for the best wool and mutton combined the Cotswold bore the palm. The shorthorns were turned out into the yard and examined, and they were really a creditable lot of animals. Some of the calves were very fine.

While on the subject of the Toronto district I do not think it will be out of place for me to quote in full a cutting I have taken from the agricultural columns of the *Toronto Weekly Mail* for October 29th, 1880, a leading newspaper of the Dominion, which gives an idea of what can be done in the way of growing roots in the Province. I shall have to make some remarks on the subject later on:

"There is no feature of Canadian farming, which astonishes agriculturists from the Old Country so much as our crops of roots. Brought up with the idea that the height of good farming consists in the raising of fine root-crops for feeding cattle, and being assured that there are no farmers like their own, they are surprised when they arrive in Ontario to see mangel wurzels, sugar beets, swede turnips and carrots, heavier crops and finer specimens than they have ever seen before. Mr. William Rennie, seedsman, of this city, recognizing the value of this fact, and knowing that our regular fall shows come too early for the exhibition of mature roots, instituted some years since a root-show, which has annually brought forward an excellent exhibition of roots as well as other farm products. This year the exhibition was held yesterday, and the whole exhibit is now to be shipped to Mr. John Dyke, Government agent at Liverpool, to be placed on exhibition.

"Mr. E. Stock, of Etobicoke, showed some excellent roots, among which may be mentioned long red mangels, one of which weighed 73 lbs., the heaviest weight on record; red globe mangels; yellow globe mangels, the heaviest of which is 58 lbs.; six swede turnips, two of which are exceedingly large; also graystone and whitestone turnips, white and red carrots, red, white and yellow onions, and parsnips. He also showed some long red mangels, which were sown 25th June and pulled 25th October, one of which weighs 18½ lbs.

"Mr. S. Rennie, of Markham, also showed some remarkably fine specimens of his skill in farming. Long yellow mangels, long red mangels, red and yellow globe mangels, the yellow weighing 55 lbs.; white carrots, a beautiful sample; parsnips; a citron, weighing 33 lbs.; a field pumpkin, weighing 37 lbs.; and, to cap all, a mammoth squash, weighing 303 lbs.

"Mr. H. J. Clark, of Muskoka, exhibited a vegetable marrow weighing 14 lbs.; Mr. John Finlis, of Leslieville, some very fine yellow and red onions; and Mr. John Wright, of Parkdale, among other articles, some graystone turnips, weighing 10 lbs. apiece. Messrs. George Leslie & Sons, of Toronto Nurseries, exhibit specimens of shipping apples."

During our stay at Hamilton we had several pleasant drives into the country. One of the first places we visited was the vineyard of Mr. Thomas Barnes—the name of his place is Carrock Lodge—and were shown over the vineyard and farm by the proprietor. Various kinds of grapes were shown, and the methods of cultivation explained to us. The vines were heavily laden with fruit, and I must say I had no idea that Canada was capable of growing the grape to such perfection, considering that the latitude was about 46 degrees north. This does not point to the climate

being such a terrible affair when, we consider that these grapes grow and ripen in the open air and are left unprotected during the winter. The same remark also applies to the fruit trees, apples and pears, to peaches, melons, tomatoes, and such like. In travelling along the road I was much struck with the neat and substantial farm-houses, far better than the average in this country, and the furniture I noticed, in those I visited, is of a more costly and better description.

Our party next visited Mr. Jardine, at Vine Vale Farm, where a fine herd of Ayrshire cattle were let out for inspection, and, taking animal for animal, I think England and Scotland would find very few to equal it. Two or three of the animals were especially fine. The whole herd of about forty are, with one exception, native-bred, and have taken a number of medals at different fairs. After viewing the cattle we were shown over Mr. Jardine's hop-house, and saw some of the hops which were just being cured. There is great competition among hop-gatherers here, as in England, as to who can place the first in market. Mr. Jardine was ahead this year, having placed his in the market on the 26th of July. The last of this season's produce he harvested during the first week in August.

Our next journey was through a portion of Halton County, bordering on Lake Ontario, in the neighborhood of Burlington. We had the pleasure of being accompanied by Mr. H. Hurd and his brother. A short stop was made at Oaklands Farm, where we saw a fine crop of corn; the stalks were so tall that we had to look up at them. The next farm visited was Mr. Hurd's, at Burlington, the attractive feature being an extensive cultivation of fruit. The farm consists of 75 acres, on which there are 600 bearing apple trees and 1,500 pear trees just coming into bearing; and, besides, there were 25 acres of nursery stock and an excellent crop of oats and barley. The farm is all under-drained, and everything was in prime condition.

We next went to view Mr. O. T. Springer's farm, close by, where there was an orchard of 2,000 apple trees in full fruit.

The drive was continued to the farm of Mr. John Fothergill, known as the old Baxter Farm, and one of the finest in this part of Ontario. It consists of 200 acres, only 30 of which are in bush, nearly all the remainder being under cultivation. On arriving at the farm we were met by Mr. Fothergill in person, who gave us a cordial reception. We first inspected the stock, of which Mr. Fothergill has a fine collection. Some 25 head of cattle were shown, all thorough-breds, mostly of the shorthorn Durham breed, and generally imported animals. We were then escorted over the farm to view the grain and root crops, which were generally commendable. There were fine fields of oats and barley, promising heavy yields to the acre, while the root crops were also very good. One field of turnips, 13 acres in extent, deserved special attention. The ground had been thoroughly manured in the ordinary way, and, in addition, 400 lb. of Kingston phosphate per acre had been applied. The good effect of this fertilizer was seen in the result of an experiment which Mr. Fothergill had made to test its value. Two rows which had been left without the phosphate were easily picked out, and there were unmistakable indications that from them there would only be one-third of a crop as compared with the rest of the field. Mr. Fothergill has another farm of 250 acres, which he works, some little distance away.

Our next visit was to inspect the world-famed Bow Park Breeding Establishment where we were met by Mr. Hope, the manager of the farm and herd. We had ample opportunity afforded us by the courteous manager to inspect the farm—comprising 1,000—which is under the highest state of cultivation, and worked principally with the view of soil-feeding and the production of roots for winter. The crop of cereals and roots upon the estate was excellent. The cattle then came under inspection, which for number, the variety of its families, and the purity and excellency of its blood, is said to excel not only anything in America, but is unapproached by any other herd in the world, and is one of the monuments left to the Dominion by the late and lamented Hon. George Brown, the founder of this celebrated family of shorthorns. We were much indebted to Mr. Hope for his kind attention and hospitality. Mr. Clay, the resident shareholder of the association, was absent in British Columbia as assistant to the British Royal Agricultural Commission.

We also went to Guelph to see the Ontario Agricultural College and Model Farm at that place, which is supported by the Government. It is about 550 acres in extent, and is presided over by Professors Brown and Mills. Its objects are to give a thoroughly practical agricultural education to persons who intend to adopt farming, and to conduct experiments which may tend to the advancement of agriculture. Its benefits are largely availed of, so much so that an extension of the premises is being made. I may add that each student is paid for his labor on the farm, and it is said to be possible to cover one's expenses of board and lodging in this way; the tuition is free.

We next made a tour through the district around London, the principal town in the County of Middlesex, Western Ontario. It has a population of 25,000, and is likely to become a large city. What strikes one here is the repetition of the names of our own Metropolis. It has its Hyde Park and Kensington; the river running through it is called the Thames, and the bridges also bear familiar names. Our first drive was through the Westminster district, and several farms were visited—the land was of an excellent description and undulating—suitable for arable or pasturage purposes.

We then went to the Robson settlement and saw good herds of fat cattle; on one farm of 200 acres there were 80 head, and on another 50, in very good condition. Through the western part of the Township of Westminster, and to Port Stanley, on Lake Erie, and from there to St. Thomas, was the next journey mapped out for us. We saw many fine farms throughout this district, and the houses were of a substantial description; in fact, some of them might almost be called mansions.

While in the London district I paid a visit to Petrolia, in the Township of Enniskillen, the great mineral oil district of Canada. The oil is pumped out of the earth and is refined, and is already a great industry in these parts. We were driven through the township by the Mayor, Mr. Kerr, and saw some very good land. It would be improved by better drainage, it is true; but in connection with this fact it should be observed that land can be bought for \$10 per acre. A good deal of it is uncleared; but this is not considered a disadvantage, as I was told that the timber often realises more than the price of the land. I consider it a good place for grazing farms.

We continued our journey to Sarnia, at the foot of Lake Huron. This is a great fruit-growing district; apples, pear, plums and peaches flourish luxuriantly, and are very cheap. During our stay here we had an opportunity of examining the system of registering titles to land in Canada. It is very simple and complete, and I may add that the cost of making a transfer is very small, and need not exceed 30s., including lawyer's fee.

Our next trip led us into the Counties of Kent and Essex. There are a good many French settlements in this district, where the land was fairly good, though the farming did not come up to a high standard. There is some better land at Colchester, about eight miles from Kingsville, which is well farmed. Fine orchards and good farm-buildings meet the eye, and I also noticed some good herds. At Morpeth we inspected a fine farm owned by Mr. Gardiner, consisting of 245 acres all in excellent order. The land a short time ago was considered a poor one, and the three former owners could not live on it, but by proper farming it has been brought into good condition. He uses salt largely as a fertilizer. He has some good cattle, some of them imported animals.

We also went to the farm of Colonel Desmond, 245 acres, which is in still better order, having always been well farmed. It has been in the Colonel's possession over sixty years. He is a hale old gentleman, and works on the farm himself.

We then made our way to Chatham, in the County of Kent, which is the centre of a fine farming district. This town is situated on the River Thames. We visited the farm of Mr. Dodson, which is in excellent condition and well drained. There are 26 acres of orchard attached to the farm, and fruit was so plentiful as to be rotting on the ground. I think the land in this district among the best I saw in Canada.

The County of Kent is second to none in the Province for its fertility or variety of its products. It stands perhaps first as a fruit-growing district, apples, pears, peaches, plums, cherries, quinces and grapes being produced in vast quantities. Grape

culture is made a specialty by some persons. While all the cereals grow well, Kent is one of the few counties where a considerable area is devoted to the growth of Indian corn.

On the Lake Erie front the soil is a gravelly loam, further back clay loam is met with, and in the northerly and easterly parts of the county a sandy loam prevails. There is a good deal of very fine stock in the county, much attention having been paid to the breeding of improved animals during late years; this applies to horses, cattle, sheep and hogs. Prices of farms vary from \$10 (£2) to \$100 (£20) per acre, depending mainly on locality and the extent of improvements effected. The lake supplies ample water navigation, and this is supplemented by the Great Western and the Canada Southern Railways, which cross the county from north-east to south-west, and a line is now being constructed from Rondeau to Chatham, thence northward to Dresden, and finally to Sarnia, not only intersecting in its course the two main lines already referred to, but also connecting at Sarnia with the Grand Trunk system.

On our way back from Chatham to London we passed through a very fine farming district, the land in the last forty miles, nearing London, being especially good. I may state that the soil varies from a heavy clay to a sandy loam, and can be bought at from £7 to £20 per acre, including buildings. The average production of cereals and roots is said to be as follows: Wheat, 20 bushels; barley, 30; peas, 12; oats, 35; potatoes, 100; turnips, 300; hay, 1½ tons per acre. The rent of farms varies from £20 to £80 per 100 acres.

We next inspected the district between London and Wingham, Huron county. The view of the land one generally gets from a railway car is not very good, as the lines seem to pass through the worst land, but in our present journey this will not apply, as the country we passed through seemed to be a fertile district. We were driven around Wingham by the Mayor, Mr. B. Wilson, and Dr. Tarnlin, an old resident in this part of the country. The land on our way to Teeswater has only recently been cleared, as we were told, but it appeared very good land. We visited the Teeswater Butter Factory. The butter, it is said, commands a very high price in the British markets. We were shown a large number of packages, ready for shipment, for which 1s. 2d. per lb. had been refused. The butter is not touched by the hands during its manufacture. We also visited a cheese factory at this place controlled by Mr. Wilson. The cheese was of a very good and uniform quality, and ought to bring a good price.

During my stay at Toronto a large agricultural exhibition was held, which I visited. The exhibits of cattle were very creditable indeed, some of the animals being equal to anything I have seen in this country. A white ox and a roan one particularly attracted my attention. The show of sheep also was excellent, and notwithstanding the winter, which necessitates housing, they seem to do very well. No disease is found amongst them; no scab, foot-rot or maggot; and this remark applies also to the cattle, which are allowed to enter England alive, while those from the United States have to be slaughtered at the port of debarkation—certainly a great advantage to the Canadian dealers. The pigs also were of good quality. The show of cereals, fruits and roots I have rarely seen equalled. Implements also formed an attractive feature at this show. They are lighter than those of English make, and easier to work. I went to see a trial of a binder and reaper, worked separately, and although it did not seem to act as well as was expected, it was considered to be satisfactory, and will doubtless be heard of again. The maker was John Watson, of Ayr. The mowing machines seemed to me to be better than those we have; they are used both for hay and clover. As stated previously, I did not have an opportunity of visiting Manitoba, but I must not omit to mention the "Manitoba Exhibit" at this show. It gave a good idea of what that district can produce, and I shall be mistaken if my fellow-delegates have not something surprising to say about it. I had always understood that its climate was something to be avoided, but there cannot be much the matter if the country can produce such wheat, barley, oats and roots as I saw in Toronto.

I also visited an agricultural show at Hamilton, which was very much like that at Toronto, the exhibits of fruit and implements being larger, if anything.

As regards the price of land, improved farms can be bought throughout the Province at prices ranging from \$40 to \$100 per acre, according to the quality of the soil and the state of the buildings. Free-grant lands are also obtainable; and as to these, full information can be obtained from the Canadian Government Offices in this country.

To start farming on cleared and improved land, I think a man ought to have from £700 to £2,000—the more the better. In some of the best districts farms of 100 acres are purchasable for from £1,000 to £1,200, such as would cost treble the price, or more, in England; but I should recommend anyone to rent a farm in the first place, until he has time to look about him. No one should be in a hurry to buy. Of course, on a free-grant of land a very much smaller sum than that I have named would suffice. I may mention here, as an instance of what can be done, the case of Mr. Coward, of Maple Grove, Brantford. He has an excellent farm, and as good a stock of cattle as I saw in Ontario; he has twelve acres of orchard, from which he realized \$160 in 1879; and grows good wheat and fine thin-skinned barley. He is now well off, but started on a very small scale. Mr. Stock, of Hamilton, too, started without means. He now owns a fine farm, which his sons work, he himself has retired. These are only a sample of many cases I came across; but, of course, this success is not obtained without hard work.

I made enquiry as to why so many farms were for sale, and found that many reasons were assigned. Many of the farmers are the pioneers in their districts, and some, having a liking for that sort of life, wish to sell their farms and go with their grown-up families to new districts (many make their way to Manitoba), where they can get a larger tract of land at a lower cost, and employ their capital in developing new properties. Others have got up in years, and wish to retire. Others, again, have their lands heavily mortgaged, and owing to the high rates of interest charged for money, have to sell out; while others have impoverished the soil, and do not care for the trouble of recuperating it.

While on this subject, I may say a few words about the system of farming. In the past, the idea seems to have been to get as much out of the soil as possible, and to put nothing back. Successive croppings of wheat have been resorted to, and have naturally had the effect of weakening the land. Manuring has been a matter very little thought about; in fact, the straw and stable manure has evidently been deemed an incumbrance rather than a benefit. I am glad to say, however, that there is a likelihood of a better state of things prevailing. Ontario farmers are beginning to see the importance of cattle-raising, and as a consequence, more roots and green fodders are being grown, and the straw utilized. This cannot fail to be productive of good results.

The educational system of the Province is very complete, and the tuition is free. Taxes are light, ranging from about £5 10s to £6 per 100 acres, including school-rates. The church is self-supporting, and consequently there are no tithes.

The roads are good, generally about 66 feet wide, and the markets are easily reached. The Province is very much like a district of England, villages and towns scattered about; but still it cannot be said to be thickly populated, the inhabitants only numbering about 1,800,000.

There is a good opening for agricultural laborers, who can get 4s. to 5s. a day, or £30 to £35 per year, and board. A careful, hard-working man has a good prospect before him. Domestic servants are in great demand, the wages ranging from £10 to £15 per annum.

The average crop of wheat, so far as I could learn, was from 20 to 34 bushels per acre; oats, 36 to 40; barley about the same; Indian corn 40 bushels. Potatoes were excellent. I pulled up some roots on which there were from 10 to 13 tubers. The price of wheat ranged from 90c. to 95c. per bushel; butter, 25c. per lb.; eggs, 25c. per dozen; beef and mutton, 2½d. to 5d. per lb. Living is certainly cheaper than in Eng-

land, and clothes, of Canadian stuffs, are about the same price; of course, if one requires English goods, a higher price has to be paid.

I had almost forgotten to mention my visit to the Muskoka district, which is now being opened up. It contains much soil that is good, bad and indifferent, many parts being rocky. It is, however, considered to have a good future before it, both as a wheat-growing country and for cattle-raising, and some of the produce shown to me certainly seemed to bear this out.

Now, as regards the climate, it is certainly hotter than in England during the summer, or the fruits could not be brought to the perfection that is apparent, but the heat is not felt to so great an extent as it would be in England. Owing to the great lakes and to the dryness of the air, the thermometer at 90° in the shade is not so uncomfortable as one would expect. The winter is longer than we are accustomed to, and more severe; but the Canadians look forward to it with no unpleasant feelings. They say that the air is so dry, clear and bracing that the season is most exhilarating and enjoyable. The worst feature about it is that cattle and sheep have to be carefully housed; but when roots are grown, and the fattening of stock more practiced, this need not be any great disadvantage. As to this, I may say that I hear that a Toronto syndicate have contracted with the Allan Steamship Line to convey 21,000 head of cattle to the English markets during the next three years.

I came across an interesting letter, dated October, 1879, in one of the books published by the Government of Ontario. It is by one of the Professors (Mr Brown) of the Agricultural College at Guelph; and being, therefore, reliable, I quote portions of it, as it may be of interest to my readers.

“FROM A BRITISH FARMER IN ONTARIO TO BRITISH FARMERS.

“ * * * My claim to be an authority on this subject is a twenty-years' daily professional intercourse among yourselves, and an eight years' one as practical and as intimate with Canadian farmers. Now, just as I make a specialty of addressing a particular class of agriculturists, so I shall confine my remarks to a particular part of this Dominion (Ontario). * * * Two-thirds of this garden is under cultivation; the remainder consists of woodland, swamp, pasture and water. Comparatively few tree-stumps remain to mark the progress of clearing during the last half century, for this short period practically limits the history of the plough in Ontario; neither can we count many log-huts, though primitive rail fences are plentiful. Dwelling-houses of stone and brick, equal and superior to many of your own, are very common. Men from England, Scotland, Ireland and Germany have done all this. Wealthy landed proprietors here were formerly Yorkshire cattle-men, Highland shepherds, or Paisley weavers, Ulster ditchers, and German laborers. Many of them are still alive, driving their own reaper, or representing their own county in Parliament at Ottawa, or the Legislature at Toronto.

“ We have two long seasons in the year, summer and winter, with a *smell* of your spring and autumn—winter from the middle of November to the middle of April. The health of the Province is about the average of civilized countries for all sorts of life. There is no mistake about the weather! 85° in the shade is—85°; and zero is unquestionably 0°.

“ The wheat of Ontario is, at present, from about equal surfaces of winter and spring sowing, and with a tendency to an increase in the latter, producing 25 and 15 bushels respectively with poor farming, and seldom under 40 and 25 by good management. Straw and head are not so heavy as with yourselves, because growth is pushed too much; but quality is superior by reason of the same cause. The over-clearance of forest has made wheat-growing more precarious by the want of immediate shelter, snow not lying on the exposed parts. But replanting and a second natural growth of timber are in progress. We have never had what may be called a general failure in the wheat crops, even with all our carelessness; so you may judge what skill and capital should do.

"I have, in my own experience, proved that what is called exhausted land can be thoroughly recuperated in four years, by liberal treatment and systematic management, at actually no cost on an average of seasons; for the simple reason that much of this poor condition has been brought about by one class of crops, and not a variety in any form. Land sick of wheat is not necessarily exhausted; we have but to deal properly with present unavailable fertility to bring out large productive powers.

"Barley is invariably a sure crop, and is always a valuable one, whether for malting or animal food. From 30 to 40 bushels per acre is common. Oats, in quality of meal, are equal to your own, but lighter per bushel, being thicker skinned, as the result of rapid growth; 40 to 50 bushels per acre. As a rule, the straw of the cereals is got at the rate of 3,000 lbs. per acre. Corn (maize) is not generally a common crop for production of grain, though very plentiful and valuable for green fodder, as elsewhere noted. Peas and beans are important farm crops, the grain and straw of the former being first class food for sheep; the yield is usually 25 bushels per acre.

"In the improved system of breeding and fattening stock, green fodders are now taking an important place. The climate is particularly suitable for successive rushes of vegetation during one season. Under liberal treatment they can be so arranged as to afford a continuous supply from middle of April to 1st of November. Thus:—

1. Lucerne, four cuttings.....	20 tons per acre.
2. Winter rye, two cuttings.....	4 "
3. Red clover, two cuttings.....	6 "
4. Tares and oats, one cutting.....	3 "
5. Millet, two cuttings.....	4 "
6. Maize, one cutting.....	30 "
7. Rape, one cutting.....	7 "
8. The thousand-headed kale and prickly comfrey have just been introduced with success.	

"In the cultivation of roots, Ontario has already made herself a name in the world, even under the difficulties of more heat and the shortness of her autumn, in comparison with Britain. We are gradually realising the facts that for a thorough cleaning and manuring, along with a crop unequalled for a winter supply of health and feeding to all animals, turnips, mangels and carrots are now indispensable. For size and quality they are almost equal to your own growing. Potatoes may be included in this character, in which we are superior, both in quantity and quality. Swedes, 18 tons; mangels, 22 tons; carrots, 15 tons; and potatoes, 8 tons per acre on an average.

"We have difficulty in establishing a variety of grasses, either for rotation or permanent pastures; but persistent trials are gradually adding to the number of those able to withstand the winters. Cultivated pastures invariably tax our best distribution of animals to overtake the luxuriance of growth, and though the same stamp of beef as yours is not always to be had from grass, we always find our stock in improved flesh as autumn comes. Hay is a standard of large value, as it is often a cause of mismanagement, by reason of its prolificness—in inducing an over-continuance of the crop in the hands of the lazy and incautious, not realising, as they should do, that grasses proper are about as exhaustive as the other grasses called wheat, oats and barley. From 3,000 to 5,000 lbs. of hay per acre is common. The clovers, separately and in association with hay, are most luxuriant and valuable, both as a cropper, a restorative of exhausted soils, and an improver of poor ones. We look to root and clover cultivation as a means of making good the past mismanagement in excessive wheat growing.

"We can grow first-class beef and mutton with the products of our own soil, as fast and for less than you can do. We can take a Durham or Hereford cross-bred steer from its milk, when six months old, put it upon the green and dry fodders, according to the season of the year, with bran and pea-meal or corn-meal, and within 24 months place it on our seaboard at an average live weight of 1,400 lbs., and at a

cost not exceeding £14. In this and all its connections there necessarily results a large profit.

"You have heard of the woodlands of this country, and the difficulty in many cases of clearing and getting rid of the stumps and roots. This is true to those new to the axe, and as true that our hard-wooded lands give more choice of site and soil than prairies, and certainly are more reliable for alternate farming and more valuable as an investment. The tree crop itself in Ontario is as costly as the best arable, so that when you come to purchase, the desire will be for more tree surface than is generally to be had. Be sure of the long and dear-bought experience of our pioneers, that no land on this continent is so safe and so kindly as from the primeval forests. Then, again, few Governments are so liberal as ours in the encouragement to agriculture and arts. Our township, county and provincial exhibitions are a most important and interesting feature in connection with the progress of agricultural industry.

"We have also to offer you variations in your profession that now command the attention of our most enterprising capitalists. I refer to fruit-growing and dairying. Cheese and butter making is conducted here on a scale and by methods unknown to the average British farmer—a branch of our rural economy characterized by immediate returns on moderate capital. It appears as most unnecessary to note that the excellence in bulk and variety of our fruits take no second place in the world's competition. The farmer's orchard here means one-sixth of the family keep.

"While a very large country, Ontario is not thickly populated. Ontario all over has only from 1,800,000 to 2,000,000 souls, and as we plough some 10,000,000 acres, an estimate of our surplus may be made. That surplus, though not so large as it ought to be, will ere long be an immense one, even on the doubling of population. Our flour is well known in your own markets as of superior quality. The United States grade our No. 2 barley as equal to their No. 1 (cause, soil and climate), and take all we can afford to send them. The herds and flocks of Ontario are now looked up to by all on this continent as fountain-heads of excellence, purity and healthfulness. We are at the present moment unable to supply the demand for Cotswold sheep and Hereford cattle, and thus all over we are desirous of adding to our wealth and skilful management by the accession to our ranks of those who have the pluck to endure a few years' personal labor with the certainty of success in the end. I purchased 220 acres for \$5,280 (£4 18s. 6d. per acre), beautifully situated on the shores of a navigable lake, within five miles of a town, which is the centre of a rising district of a midland county of Ontario, that soon became the junction of two railways. Soil, a rich clay loam, naturally dry, except ten acres, and about fifteen very stony; has been very poorly cultivated, is well sheltered (lake, south and east. excepted) by one-third of the area which is under a maple, beach and birch bush; garden and small orchard indifferent, fences old and poor, houses fair, roads good; a stream runs diagonally through the farm, and there existed no difficulty to a good title and a well surveyed boundary. Here I considered that judiciously laid out money in permanent improvements, with better farming, and steady self-application to labor, would bring about a change.

"I shall place in juxtaposition to the Ontario case that of a farm many years in my own hands in a midland county in Scotland, which consisted of 100 acres arable, 40 acres of meadow pasture, and 800 acres of hill-grazing, and which comes in well in most respects as a fair, comparative example. The case of both was for a husband, wife and five children:—

"*Ontario Proprietorship*.—Taxes, including ready money, school rates, railway bonus, and county rate, \$55, or £11 6s. 4d.

"*Scotch Tenantry*.—Rent and taxes: Arable, 30s. per acre, £150; meadow, 18s. £36; hill pasture, £40; poor rates (half), £4 16s.; road tax (half), £2 18s.; fire insurance on buildings, £2 2s.; cartages for proprietor, £1 3s.; "Kan," 15s.; interest on fence protecting from game, £17 15s.; total, £255 9s.

"*Comparative Abstract*.—*Ontario Proprietorship*: Sum invested, £2,152; taxes, £12; annual maintenance of farm, £352; household expenses, £199; gross annual

returns, £635; surplus revenue during five years, £363; realisation after five years, £2,550. *Scotch Tenantship*: Sum invested, £2,600; rent and taxes, £255; annual maintenance of farm, £274; household expenses, £265; gross annual rentals, £1,308; surplus revenue during five years, £305; realization after five years, £2,400.

"It appears, then, that a capital of £2,600 invested in British farming takes fully one-third of itself for annual support, of which one-fourth is household; and that there is an annual gross revenue equal to half the invested sum, which sum does not always increase in value, but may be considerably lessened under certain conditions. It also appears that £2,152 invested in the purchase of land and the farming of it in Ontario, requires one-fourth of itself for annual maintenance, of which one-half is household; and that there is a gross annual revenue equal to nearly one-third of the invested sum, which sum increases 22 per cent. in value during years under special conditions. The return per acre is much larger in Britain; living is not so different from your class as may be supposed, and the great difference of annual maintenance is largely in rent and labor.

"I could say much more that would be of interest to old countrymen and colonists, but a letter having to be a letter only, I must defer until a better opportunity for details. I trust very many of you will at once take advantage of the present condition of things, that is (1) your own difficulties, and (2) the fact of land here being 25 per cent. lower in price than four years ago."

And now just a few words as to Canada and particularly Ontario, as a field for emigration. This is a question which I approach with some caution. The country is undoubtedly a fine one, and I was very nearly buying some land for myself there. It, of course, has its drawbacks, as every place must have. In the first place, its winters are nearly five months long; but from all I heard, the principal inconvenience is that the sheep, as well as cattle, have to be housed during that season. Then, the yields are not so great as on our English farms, and wages are higher; but, to counterbalance this, neither the cost of land nor the rent and taxes are so high as in this country, and cattle and the cost of living are cheaper. These small yields, too, are in many cases accounted for by bad farming, an error a new settler need not fall into; and, as it has reduced the price of land, and as manure is cheap, it is not altogether a great disadvantage from an English settler's point of view. My advice is to people who are getting on well in England, or who hope for better times and can hang on, "stay where you are;" but for men who are seeking new fields in which to employ their capital and farming knowledge, and especially those who have grown-up families, I believe that Canada offers an opening which is second to none. One can reach Canada much cheaper than any other colony, and land is at a lower price, with a better chance for selling the products to advantage. There are many men in Canada who started as pioneers years ago with no capital but an axe, but are now well off. This cannot but be regarded as hopeful.

Anyone with a small capital need not, however, go through the hardships of a backwoodsman's life, now that cleared land is so comparatively cheap and can be rented at such a low price. Agricultural laborers get good wages, and, I consider, have a good prospect. But the Ontario farms could get a better and more satisfactory system of labor if they would establish a class of resident laborers on their land, similar to those we have in England, providing cottages for them, with small garden lots, which could easily be done.

I have been asked, if Canada is so fine a country, why the people who have lands there and get on so well do not write for their friends, in the same way as is done in the States? As regards this, in the first place, it must be remembered that the United States of America has a population more than eleven times as great as Canada, so that it is not astonishing that emigration should be greater than the latter country. I quote the following figures taken from Parliamentary Returns, which show the relative emigration (British origin only) to both countries, from 1869 to 1873:—

Year.	Canada.	United States.
1869	20,921	146,737
1870	27,168	153,466
1871	24,954	150,788
1872	24,328	161,782
1873	29,045	166,730

Excepting last year (1879-80), the emigration during these periods has been the largest ever known, and it will be seen that, according to the respective populations, Canada has secured a greater proportion of British emigrants than the United States. But she not unreasonably wants to get still more to occupy the large tracts of country which are yet only very partially inhabited, and thinks, as a British colony, she has a greater claim to them.

I now conclude my report.

A PAPER CONTRIBUTED BY MR. JAMES RIDDELL,

OF MIAMI, MANITOBA, FORMERLY OF HUNDALEE, JEDBURGH, SCOTLAND, WHO IS TEMPORARILY STAYING AT THE LATTER ADDRESS.

It has been suggested by the High Commissioners of the Dominion of Canada that I might write a paper giving my personal experience of Manitoba and the North-West Territory for the benefit of those who are intending to settle there. In doing so I must confine my remarks principally to Manitoba, where I have been for nearly four years. It is impossible to enter into any detailed account of the country without going over much that has already been written, but my remarks will be practical and based on my own experience. Appreciating the difficulties of the Scotch Tenant Farmers' Delegates in their hurried visit to the country, I will first take the liberty of corroborating generally the statements they have made.

The class of people most likely to succeed in Manitoba and the North-West Territory are those who intend farming, as the country is almost purely agricultural. They would have greater advantages if men of practical experience, and willing to work themselves when necessary. Owing to the richness of the soil crops can be grown with little trouble; still, when farmed according to the rules of good husbandry, it fully re-pays all extra time and care given to its cultivation. It follows as a certainty that the British farmer is, as a rule, capable of working the land of Western Canada to the best advantage to himself and to the country.

The best time for settlers to arrive depends on their proposed line of action. By arriving in the spring a difficulty arises through the absence of good roads, but this want is now being removed by railway extension westward, and by the Province being divided into municipalities, which have the power to assess landholders for the construction of roads and bridges. The amount of assessment on a 320-acre farm ranges from \$6 to \$8 a year, and if judiciously expended will, within a few years, make substantial roads. To enter on unimproved land and begin work immediately for the purpose of cropping the following year, spring (notwithstanding the state of the roads) is certainly the best time. The roads become good in June, and remain so if the season is dry; during the winter they are, of course, excellent. But any season would be suitable for the arrival of young men who are in no hurry to begin farming for themselves, and wish to gain information from those who have been some time in the country. Those with families and who possess capital should allow the summer to be pretty well advanced before going to Manitoba.

There are lines of steamships to Canada, sailing from London, Bristol, Liverpool, Glasgow, Londonderry and Cork, and I can speak as to the comforts and attention to be obtained on board the Liverpool and Glasgow steamers. Through tickets can be had to Winnipeg; the entire trip taking fifteen days.

Passengers by rail in Canada are allowed a certain amount of baggage, about 300 lbs. weight; all above that weight is charged extra. It is well to take out personal clothing, such as tweeds (which will be found to be most profitable wear), flannels, blankets, cutlery, or any light household articles. Furniture and heavier goods can be bought in Winnipeg at reasonable prices. A few pair of boots, not too heavy, without iron, would be found useful. It is only in summer that boots are worn, as moccasins, a kind of shoe made of dressed moose and buffalo hide, are used during winter.

On arrival at any of the ports, there are in waiting a staff of customs officials who do their duty agreeably, and all made up clothing for personal use, and settlers' effects, are passed free of duty. When once your baggage is into the hands of the railway officials, you are relieved from further care of it, as a "check" system is in use, which has been found to work satisfactorily. Every parcel is numbered, a check with a duplicate number is given to the owner, and on presenting this at the end of your journey your baggage is handed to you.

Now that the railway system is extended to Winnipeg, that city is perhaps the best centre for settlers to make for. On arrival, ample accommodation can easily be found at moderate charges. Settlers should be on their guard against persons who have land to sell, and on no account should they make a purchase until the land has been viewed, as many have been disappointed under the circumstances.

The selection of a location depends on the inclination of the settler, as well as the amount of money at his disposal. It is necessary to find out the prices of land in the different districts, which can be obtained on application at the Government Land Offices at Winnipeg, and elsewhere, or from the Land Regulations issued by the Department of the Interior. The Canadian Government have made provisions for the sale of lands extending 110 miles on each side of the proposed Canadian Pacific Railway, through Manitoba and the North-West Territories; and until final survey they have assumed a line running in a westerly direction from near Winnipeg. This district is divided into belts. The first belt of 5 miles on each side of the line is called A, and is sold at \$5 per acre; a belt of 15 miles (B) on each side adjoining belt A, at \$4; a belt of 20 miles adjoining belt B, at \$3 per acre, and so on until the 110 miles are disposed of, the price decreasing the further the land lies from the railway. The above regulations apply to about one-half of the area taken in, which is to reimburse the cost of constructing the railway, the other half being open for homesteads (free grant lands) and pre-emptions (sold at half the price of railway lands) of 160 acres each, excepting school and Hudson's Bay Company's lands, for which 4 square miles are retained out of every township (36 square miles). It is usual for those who wish for more than 320 acres of homestead and pre-emption to buy a piece of the adjoining railway land. The railway lands adjacent to the line, although held at \$5 per acre, in many cases are not so valuable as some 50 or 60 miles away, for the reason that unless the land is dry and loamy it is not so easy to work. Those who settle at a distance from the Canadian Pacific Railway may be fortunate enough to be within easy reach of some of the Colonization Railway lines, which are being made to act as feeders to the main line.

The plan of the survey is so simple, that when anyone meets with land on which he may desire to locate, its position is easily determined. The whole country is divided into townships of 6 miles square, each of these is divided into squares of 1 mile, which are again divided into 4 squares of 160 acres. Around every square mile a road is laid of about 100 feet wide. All surveys start and are numbered from the International boundary line.

The land along the Red and Assiniboine Rivers is heavy, strong clay, and in wet seasons is difficult to work; but with a dry spring and summer, good crops can be grown. It is unlike the rolling prairie to the West, and with its rose-bush and buffalo grass—unfailing marks of good dry, loamy land—where the soil is from 2 to 4 feet deep, and is neither more nor less than decayed vegetable matter, resting on a layer of sand, with a subsoil of heavy blue clay. These dry prairies are naturally drained by shallow ravines and small streams, which now and again spread themselves out,

forming a marsh or hay meadow. On land as described timber is generally deficient, but the Government has taken the precaution to reserve timber lands with a view to sell to settlers on homesteads and pre-emptions to the extent of 10 to 20 acres, according to quality. This arrangement has been a great boon to the community.

It must be admitted that there is a deficiency of spring-water on the surface, but by sinking wells from 10 to 12 feet a plentiful supply can be obtained. In the neighborhood of running streams wells are not necessary, as the stream water is wholesome and pure. These dry lands are most preferable for settlement, and settlers would do well to locate there. A good deal has been written about the wet lands in Manitoba; and, no doubt, up to the present time they have formed a hindrance to settlers along the Red River Valley, but now that the Government are undertaking the drainage it will be, to a great extent, remedied, and the richness of the soil and the cheapness of the land will make it to the settlers' advantage to continue in the same direction.

Keeping in view that this paper is designed for the guidance of parties intending to settle in Manitoba or the North-West Territory, it may be necessary to allude to the mode of starting on a homestead. If the location is entered upon in spring, the party ought either to board with some neighbor, or, as is often done, tent out for the summer. This arrangement causes no delay in preparing the prairie for the following year's crop. The erection of house and other buildings can be left till the fall. As a rule, oxen are employed for the first year or two, until oats are grown for the keep of horses. It does not require a large capital to commence farming comfortably on a free grant claim with the intention of gradually reclaiming it. The following is the usual outlay:—

Two yoke of oxen.....	\$260 00
One waggon.....	80 00
Two ploughs and harrow.....	58 00
Chains, axes, shovels, etc.....	30 00
Stoves, beds, etc.....	60 00
House and stables	200 00
Mowing-machine.....	80 00
Cow	35 00
Provisions for one year, say.....	150 00

Total..... \$923 00 = £193

Of course many men start on a smaller scale than this, with one yoke of oxen, one plough, and without a mowing-machine.

If the land is purchased from the Government or private parties, the price paid will require to be added to the above. Wild lands can be bought from private parties at from \$2 to \$5 per acre, according to location. Those with larger capital would do well to buy some improved farm with 50 or 100 acres ready for crop, with dwelling-house and stabling. In this way a return is got at once for the outlay, and at the same time saves many of the hardships one must naturally meet with in settling on a bare prairie. These improved farms can often be bought for less than the cost of improvements.

On an improved land the following is the mode of preparing for crop: The grass must be allowed to grow for some time, say till the middle of May, then plough about two inches deep, and ploughing can be continued till about the beginning of July. This is allowed to lie until the end of September, when it is turned back with an inch or two of extra soil. In this state it is ready for seeding with wheat or other crops. Care should be taken not to plough too deep either the first or second time—a mistake farmers from the Old Country invariably make, and thereby cause an excessive growth of straw. Linseed is grown with great success on the first ploughing in June, the seed being of much importance in stock-rearing. The land being dry, as soon as the snow melts and the frost is a few inches out of the ground the following spring, wheat should be sown; barley and oats in succession. Broadcast machines 8 or 9 feet wide, with light cultivators attached, are chiefly in use, and have been found to

make a great saving in seed. The quantities sown with the seeder are: Wheat, 1 bushel and 1 peck per acre; oats, 2 bushels; and barley, $1\frac{1}{2}$ bushel. Vegetation is rapid, and harvest is generally begun about the middle of August. The reapers in use are all self binding or self-delivering. They are lighter than the English make, but are capable of doing a deal of heavy work. Wheat requires to be bound almost as soon as cut, the straw being dry and brittle; but oats are usually allowed to lie a day before lifting. The Canadian system of lifting and binding is a decided improvement on the English or Scotch style; one man makes the band, lifts and binds his own sheaf. On a good average crop of wheat (say 25 bushels per acre), four men can lift and bind to a self-delivering machine, cutting 10 to 12 acres per day. After June or July almost no rain falls, consequently grain stacks are not thatched, but are thrashed as soon as ploughing is stopped by frost. Travelling machines, with horse or steam-power, are for hire, and are paid by the bushel or the acre. Owing to the number of immigrants coming into the country, the towns and villages springing up, and the construction of railways, the market for wheat is local; but by the time there is a surplus, railway communication will be opened so as to admit of its being sent to Great Britain and elsewhere. Wheat, at 75c. per bushel, would amply repay the grower in Manitoba, and, at present prices in London or Glasgow for American wheat, would leave a large margin for freight and other expenses.

I will here state the cost of raising wheat per acre on our own land for the years 1879 and 1880, likewise the average amount of produce for these two crops.

First, the cost, which I shall give at contract prices:—

Ploughing.....		\$ 2 00
Seed.....		0 90
Sowing and harrowing.....		0 50
Harvesting {	Reaping.....	\$0 65
	Binding.....	0 85
	Stocking.....	0 35
	Carrying and stacking	1 10
Thrashing.....		1 70
		<hr/>
		\$ 8 05 = £1 13 1
Average of crops for 1879-80, 28 bush. p. acre at 75c...		21 00 = £4 6 3
		<hr/>
		\$12 95 = £2 13 3

Cost of production per bushel, 1s. 3d., leaving a margin of nearly \$13 per acre.

This certainly is above an average yield for Manitoba at the present time, but I believe that with good management and fair seasons, the average will come up to this, or even more.

If I mistake not, the two Royal Commissioners, Messrs. Read and Pell, stated that wheat could not be sent from Manitoba to Liverpool to pay the grower below 47s. per quarter; I have been unable to get a definite quotation of freights from Winnipeg to Liverpool or Glasgow, but the following is an approximate:

Wheat has already been sent from Winnipeg to Montreal—by rail to Duluth, thence by steamer to Montreal—at 30c. per bushel. From Montreal to Glasgow freights for wheat have ranged from 68c. to \$1.44 per quarter, say on an average of \$1.06. This gives

From Winnipeg to Montreal, 30c. per bushel.....	\$2 40 per quarter.
“ Montreal to Glasgow.....	1 06 “
Insurance, landing charges, etc., including weighing and allowance for shorts.....	0 36 “
<hr/>	
\$3 82 = 15s. 9d.	
Cost of production per quarter.....	10 0
<hr/>	
Total cost per quarter.....	25s. 9d.

If these rates are correct—and I have every reason to believe they are—it is evident Messrs. Read and Pell have been led into error in their statements. American wheat at the present time is worth 53s. per quarter in Glasgow, which shows a large margin for the growers' profit in Manitoba. As soon as the Canadian Pacific Railway and the Hudson's Bay routes are open, there cannot be a doubt that the cost of transit will be reduced.

Cattle-rearing is likely to pay well, as it is attended with little expense. They keep their condition through the winter (where wind-brakes are provided) on marsh hay, and this can be had in abundance in almost any kind of season. It is cut in July or August, the earlier the better fodder it makes. The marshes are level, and mowing machines make good work in the cutting. The expense of making this hay does not exceed \$1 per ton, and the usual winter allowance per head of various ages is 2½ tons. At present, cattle are allowed to graze on any unfenced land during the summer, and find any amount of feed, such as wild tares, peas and grasses. The best season for cows to calve is about the end of April. Young cows are worth \$35 per head; a three-year-old steer ready for work, \$50 to \$60.

Sheep can also be raised with profit. They can be kept during the winter without covering, and get fat on hay grown on dry prairie, this being finer than the marsh hay. A cross between the Lincoln and Cotswold will be found as profitable as any. Mutton is worth 12c. per lb., and wool 30c. to 35c.

The climate has been represented as being almost impossible to live in. It must be admitted that the winters are more severe than in Britain, but the air is clear and dry that the cold is not much felt.

Writers on Iowa and other States seem to attach much importance to the severity of our winters, but it must be borne in mind that most of them have never experienced a winter in Manitoba. I have noticed a letter in a Scotch newspaper from a Mr. Lauder, Dunfermline, giving a most alarming account of the climate and soil of Manitoba. I find that many of the statements he makes are quite incorrect, and no wonder, as he was only there for a very short time during summer on a hunting expedition. As an instance of his inaccuracy, he states that there are 8 months of winter and only 4 months of summer, instead of this there are 4½ months of winter, and the rest spring, summer and autumn.

I have no idea of entering into the comparative merits of Manitoba with Iowa, or any other country, but it would be an injustice if I did not add my testimony to the advantages of Manitoba as a field for immigration. It has been said that Manitoba and the North-West Territory will be the granary of the world, and its rapid development, the amount of capital and skill which is being expended on the cultivation of its soil, and the towns and villages that have sprung up, are all strong evidences of the progress that has been made.

Winnipeg, in 1874, had a population of only 5,000 inhabitants, while now it is fully more than double.

Emerson, Portage la Prairie, Nelsonville and Rapid City, and many other villages, have also become places of importance.

With the privileges offered in Manitoba and the North-West Territory, where free grants of land are offered to the agriculturist, where land can be purchased for less than is paid in Britain for merely occupying it, where all improvements are one's own, where education is free, and, in fact, where nearly all the comforts of the Old Country are to be had, it is surprising, at this time of continued depression in British farming, how few have availed themselves of such a favorable opening.

EXTRACTS FROM THE REPORT OF MESSRS. CLARE SEWELL READ
AND ALBERT PELL, M.P., UPON CANADA AND THE UNITED
STATES, PRESENTED TO BOTH HOUSES OF PARLIAMENT BY
COMMAND OF HER MAJESTY, IN AUGUST, 1880.

CANADA.

Upon the arrival of the *City of Montreal* at New York, we were waited upon by the Hon. Robert Read, Senator, with an invitation from the Canadian Government to visit Ottawa, and make a prolonged tour in the Dominion. We were compelled to decline the greater part of this kind invitation, but Mr. R. Read courteously assisted us in our investigations in New York, and remained our guide and companion till we left Toronto.

Many of the agricultural remarks that have been made apply equally to Canada and the United States. It will be only possible now to say a few special words upon the farming of the Dominion of Canada. We had not time to visit Lower Canada, nor did we see very much of Ontario. The arable farming around Toronto is decidedly in advance of anything we saw in the United States. The cultivation strongly resembled that of England, and for cleanliness and produce would compare favorably with some of its well-farmed districts. The soil is deep and fertile. The country has almost all been reclaimed from the primeval forest, and the labor that has converted that woody region into miles of smiling corn-fields, must have been no easy task. But in the great North-West, the country so recently opened to the over-populated countries of the Old World, there is no forest to subdue, or scrub to uproot. The whole is one vast plain, more or less fertile, which can be converted into a grain-field by the simple operation of two shallow ploughings. The soil around Portage-la-Prairie is a rich black loam, light of tillage, yet sufficiently retentive to withstand severe drought. In many places there appeared little or no variation to the depth of three feet. In some spots the land is swampy and low, but a few main dykes would dry many hundred acres, and with a soil so friable, no drainage for surface water could possibly be required. This vast region, called by some "the future wheat granary of the New World," had not, in September last, the advantages of any railway. In this respect Canada seems greatly in arrear of the United States. While in the latter country railroads, made sometimes with English capital, are run through a country almost unpopulated in order to develop it, in the Dominion no railroad is made until it has a population on or beyond it that may be expected to pay the working expenses of the new line. It may be that the original shareholders of the pioneer railroads of the States are often sacrificed, and their line is sold for a small sum to some wealthy company. But if Canada is to be developed with a rapidity approaching that of the United States, the Dominion Parliament must spread its railway system somewhat more quickly. A far-seeing policy must anticipate eventual profits from opening a now inaccessible though rich region, rather than expect immediate payment from the traffic along the new lines of railroad that must be soon made.

Much has been said against the long and severe winters of Manitoba. No doubt the cold is intense, and that for well-nigh five months in the year all field-work is suspended. But it is a crisp, dry cold that is not so unpleasant, and with the first sharp frost and fall of snow the roads that were before impassable become excellent highways for the cartage of timber and of grain. No doubt the grasshoppers did, in the years 1875 and 1876, destroy the few cereal crops of the early settlers. But should they again invade the territory, it is confidently expected that with the increased acreage planted with grain, their ravages must be distributed over a much larger area, and will not be so severely felt. It is also argued that no Indian-corn can be produced in that northern latitude, and, therefore, will never be a region of cattle and sheep. Certainly stock must be housed during the winter months, and provender of some kind must be grown to feed them during that long and dreary season. But there is no reason why abundant crops of natural hay and artificial grasses, such as

timothy, rye-grass, clover and Hungarian millet should not be grown in great abundance, and the deep and friable soil seems well adapted for the cultivation of mangels and other roots.

No man should emigrate to the Far West who is not prepared to work hard and live hard. He may successfully transplant an English family into this region of "rude abundance," but he cannot expect to take with him the comforts of an English home. For years all new settlers, but especially the females, must expect to rough it. The old, the sickly and the faint-hearted should never emigrate, however poor and sad their lot may be in the Old Country. But the young, the vigorous and the courageous, who cannot get a comfortable living in England, Manitoba offers a home that will soon provide all the necessities of life, and in a few years of steady and well-directed toil, will probably ensure a competency, and possibly a moderate fortune. It may be a very good country for a farm laborer to settle in, but it appears especially adapted as a field for the practical, hardworking, stalwart young farmer who has a few hundred pounds in his pocket, and who would know how to spend it to the best advantage.

In the appendix will be found the Government regulations, recently issued, respecting the disposal of public lands for the purposes of the Canadian Pacific Railway. The Order in Council of November, 1877, is now cancelled, and settlers who had taken up land under the Order are to be dealt with, and their claims adjusted under the new provisions, which certainly are more encouraging to settlement than the old ones. We have also added to the appendix a short account of the land system of the different Provinces of the Dominion.

To those who could not endure the rough life of the West, there are many farms of 100 to 500 acres to be bought in Ontario and Lower Canada at from \$50 to \$100 an acre. These farms may be near a good town or railway, and are well fenced, and upon which decent farm-houses and suitable buildings have been erected. There are also in those localities sundry such farms to let at from \$3 to \$5 an acre; or they can be hired by the tenant paying the rent in kind by a fixed portion of the produce, while occasionally the farm is worked in shares, the landlord finding all or a portion of the live stock of the farm. This may be an easy means for a farmer without capital to work his way up, but it seldom leads to any permanent friendly relations between landlord and tenant.

Our regret at not being able to describe more fully the agriculture of Canada is considerably modified by the fact that in the autumn of last year, 14 farmers' delegates from Scotland and the north of England visited the Dominion, and have since written a series of most useful and exhaustive reports. These reports have been freely circulated by the Department of Agriculture of the Canadian Government, and their contents are widely known. But there was one great feature of Canadian farming, viz., its dairy produce, which seemed to us to require some special notice, and we have, therefore, to call attention to the separate report of Mr. John Clay, junior, upon this subject, which will be found in the appendix.

The following is a short summary of the land system of the different Provinces of the Dominion of Canada:

In Manitoba and the North-West Territories free grants of 160 acres are given to any head of a family, male or female, or to any person over 18 years of age, on condition of 3 years' settlement from time of entry. For the necessary documents for the registration and taking up a free grant the fee is \$10, payable when the title is issued. A person entering for a homestead may also enter the adjoining quarter section (160 acres), if vacant, as a pre-emption right, and enter into immediate possession thereof, and on fulfilling the conditions of his homestead, may obtain a patent for his pre-emption right on payment for the same at the rate of \$1 per acre, if outside the railroad belts, but if within such belts, at the price set forth in the regulations, the maximum price being \$2.50 per acre (10s.)

Free grants of land are also made for the culture of forest trees outside the railway belts, in addition to the homestead, but settlers cannot take up the pre-emption land as well as the grant for the culture of trees.

The Legislature of Manitoba, in 1872, passed a Homestead Exemption Law, which in addition to exempting from seizure for debt the debtor's goods, as follows:—furniture, tools, farm implements in use, 1 cow, 2 oxen, 1 horse, 4 sheep, 2 pigs, and 30 days' provender for the same; also enacts that his land, to the extent of 160 acres, shall be free from seizure, as also the house, stables, barns, and fences on the same, in the case of all writs issued by any court in the Province.

Free grants of from 100 to 200 acres are also made in the Provinces of Ontario and Quebec on residential conditions, and they also have homestead exemption laws, but not quite so liberal as that of Manitoba. Lands can also be purchased in these Provinces at reasonable rates.

There is also land available for settlement in Nova Scotia, New Brunswick and British Columbia on very reasonable terms.

EXTRACTS FROM THE CHAPTER OF THE "COLONIZATION CIRCULAR" RELATING TO CANADA, ISSUED BY THE IMPERIAL COLONIAL OFFICE.

DOMINION OF CANADA.

The territory comprised in the Dominion of Canada contains about 3,500,000 square miles, extending from the Atlantic to the Pacific Ocean, and at its southern point reaching the 44th parallel of latitude. It possesses thousands of square miles of the finest forests on the Continent; widely spread coal-fields, extensive and productive fisheries; its rivers and lakes are among the largest and most remarkable in the world, and the millions of acres of prairie lands in the newly opened-up North-West Territories are reported as being among the most fertile on the Continent of America.

Canada is divided into seven Provinces. Each Province is divided into counties and townships, having their own Local Boards and Councils, for regulating local taxation for roads, schools and other municipal purposes.

Religious liberty prevails.

The educational system is under the control of the Governments of the various Provinces. Free schools are provided, and facilities are afforded to successful pupils for obtaining the highest education.

The population at the last census (in 1871) was 3,602,596. Among its inhabitants there were 219,451 natives of Ireland, 144,999 of England and Wales, 121,074 of Scotland, 64,447 natives of the United States, and 24,162 natives of Germany. The census will be taken again in 1881, when the population will, no doubt, be found to have much increased.

The following figures show the imports and exports for the fiscal year ending 30th June, 1880, and also the value of the exports to, and imports from, the United Kingdom during the same period.

Value of imports.....	\$86,489,747
Value of exports.....	87,911,458
Exports to the United Kingdom.....	45,846,062
Imports from the United Kingdom.....	34,461,224

An examination of these figures, compared with those of the United States, shows that the imports of Canada from Great Britain, in proportion to the population, represents 32s. per head, as against 8s. 4d. per head in the United States.

In a country like the Dominion of Canada, extending northward from the 44° of latitude, the climate is naturally variable; but speaking generally, the summers are hotter than in England and the winters colder. However, if the climate of a country is to be measured by its productions, then Canada, in the quality of her timber, grains, fruits, plants and animals, must be accorded a front rank.

The extremes of cold, though of short duration, and the winter covering of snow, have given Canada the reputation of having an extremely severe climate, and atten-

tion has not been sufficiently directed to the circumstances that by the warmth of the summer months, the range of production is extended, in grains, from oats and barley to wheat and maize; in fruits, from apples to peaches, grapes, melons, nectarines and apricots; in vegetables, from turnips, carrots and cabbages, to the egg-plant and tomatoes.

Snow and ice are no drawback to the Canadian winter. To Canada they mean not only protection to her cultivated acres, almost as valuable as a covering of manure, but the conversion of whole areas, during several months in the year, to a surface upon which every man may make his own road equal to a turnpike, in any direction, over swamp or field, lake or river, and on which millions of tons are annually transported at the minimum cost, whereby employment is afforded for man and horse when cultivation is arrested by frost.

Intensity of winter cold has little effect upon the agriculture of a country except the beneficial one of pulverizing the soil where exposed. High spring and summer temperatures, with abundance of rain, secure the certain ripening of maize and the melon in Canada.

The difference between the mean annual temperature of the Atlantic and Pacific coasts of Canada for the same latitude is very great, that for the latter being much higher, and thus wheat is raised with profit in lat. 60° N., long. $122^{\circ} 31'$ W. In Manitoba in lat. $49^{\circ} 30'$ N., long. $97^{\circ} 30'$ W., wheat is sown in May and reaped the latter end of August, after an interval of 120 days.

The great prairie region of Canada has a mean summer temperature of 65° , with abundance of rain; the winters cold and dry; climate and soil similar to that part of Russia where large cities are found. It is free from pulmonary complaints and fevers of every type, and the country generally is healthy.

The snow-fall in the west and south-west parts of the Territories is comparatively light, and cattle may remain in the open air all the winter, subsisting on the prairie grasses, which they obtain by scraping away the snow where necessary.

There are nearly 7,000 miles of railway in work in the Dominion, extending from the western portions of Ontario to Halifax in Nova Scotia, and St. John in New Brunswick, while its rivers and lakes form a highway during the summer months from the interior to the ocean.

It may be mentioned that Canada possesses the most perfect system of inland navigation in the world. At the present time vessels of 600 tons go from Chicago to Montreal by way of Lakes Michigan, Huron, Erie, Ontario, and the River St. Lawrence, a distance of 1,261 miles. The locks on the Welland Canal (connecting Lakes Erie and Ontario) and those on the St. Lawrence River are, however, in course of enlargement to 270 feet long and 45 feet wide, with a depth of 14 feet; and when this great work is completed, steamers of 1,500 tons burthen will be able to carry produce direct from Western Canada and the Western States of America to Montreal and Quebec, which will effect a further reduction in the cost of transit of cereals and other products.

The distance from Chicago to Montreal (where ocean-going steamers of 4,000 tons can be moored alongside the quays), by the Canadian route, is 150 miles less than from Chicago to New York, *via* Buffalo and the Erie Canal, and there are 16 more locks and 89½ feet more lockage by the latter route than by the former. It is, therefore, expected that upon the completion of the enlarged canals, within two years, much of the grain from Western Canada, as well as from the Western States of America, will find its way to Europe *via* Montreal, as, in addition to its other advantages, the distance from Montreal to Liverpool is about 300 miles less than from New York.

Canada possesses excellent postal arrangements: a post-office being found in almost every village, and every place of any importance is connected with the electric telegraph.

The best time to arrive in North America is early in May, when the inland navigation is open, and outdoor operations are commencing. The emigrant will then be able to take advantage of the spring and summer work, and to get settled before the winter sets in.

The voyage to Quebec occupies on an average about ten days by steamer, and the journey to the North-West four days longer.

It is now proposed to offer a few remarks on each of the different Provinces of which the Dominion of Canada is composed.

MANITOBA AND THE NORTH-WEST TERRITORIES.

The country now known as Manitoba and the North-West Territories was granted by charter to the Hudson Bay Company, in 1670, during the reign of Charles II., as a hunting and trading ground, and was held by them and the North-West Company (these two corporations amalgamated in 1821) until 1870, when their rights were transferred to the Dominion. These facts form an intelligible reason why this part of the country has only recently become known as an agricultural region; for the disturbance of the lands would naturally have led to the interruption of the staple trade of the company which controlled it for so many years.

Manitoba, a Province which has been made out of the North-West Territory, is situated between the parallels 49°—50° 2' north latitude and 96°—99° west longitude, in the very heart of the continent of America. It is 135 miles long and 105 miles wide, and contains in round numbers 14,000 square miles, or 9,000,000 acres of land.

Roughly speaking, the North-West Territories belonging to Canada cover about 2,500,000 square miles, and contain about 200,000,000 acres of fertile land, which are now waiting settlement.

Any male or female who is the head of a family, or any person who has attained the age of 18 years, can obtain a free grant of a quarter-section of 160 acres; and can also make an entry for pre-emption rights to the adjoining quarter-section, at the Government price ranging from \$1 per acre upwards.

Lands can also be purchased along the line of the Canadian Pacific Railway at prices ranging from 4s. to £1 per acre, according to the distance from the railway.

Intending settlers should go at once to the Land Office in the district where they intend to settle; and guides will be sent with them free of charge to point out vacant lands available for settlement.

The following is the amount of capital considered necessary for a man with a family to start farming on a free grant of prairie land. It has been compiled from various works that have been published on Manitoba and the North-West Territory, and may be accepted as reliable.

Provisions for one year.....	\$200
One yoke of oxen.....	130
One cow.....	30
One waggon.....	80
Breaking plough and harrow.....	30
Chains, shovels, spades, hooks, etc.....	20
Cooking stove and furniture.....	30
Seeds.....	20
Building contingencies, etc.....	60

\$600 or £120.

It is, of course, based upon the assumption that all payments for goods are to be made on delivery, but as a settler could obtain many of his requirements on credit until such time as his first crops are harvested, it is fair to assume that a much lower sum than that named above would really suffice, especially as a settler and his family who have not much capital would be able to command a good price for their own labor during harvest time, and thus add to their capital until they have a sufficient quantity of their own land under cultivation to keep them fully occupied.

It may be added that an energetic man landing in Canada with only a pound or two in his pocket, is able to look at the future cheerfully. Many such men have taken up the free grants, and then having hired themselves out to labor, cultivating their own land during spare time, and employing a man at harvest or when necessary. By this means they are able to stock and cultivate their farms in a few years, with the results of their own labor and the profits of their harvests, and there are many men in Canada now in positions of independence who commenced in the way above described.

It will be understood that the figures named above do not include the passage of the settler and his family from England to Manitoba and the North-West.

The cost of breaking up the prairie land is estimated at \$3 per acre, and the ploughing, sowing, harvesting and thrashing, the second year, \$4 per acre.

Improved farms can be purchased from £1 per acre upwards.

There is not so much woodland in the prairie districts as in other parts of Canada, but there is enough for the purposes of fuel and fencing, and timber for building purposes can be purchased in the larger towns and settlements.

This line of railway which is to connect the Atlantic and Pacific Oceans, is now in course of construction by the Government of the Dominion, and is expected to cost from \$75,000,000 to \$80,000,000. Two hundred and sixty miles of the line are now in operation. This will be increased by about five hundred in 1881, and in 1882 over seven hundred miles will be open, extending from Lake Superior through Manitoba and westward through the Territories to near Fort Ellice, thus effecting a saving in the distance from Manitoba and the North-West Territory to the ports of shipment for Europe of about four hundred miles, as compared with the existing route from the Western States of America, *via* New York. This railway will pass through extensive coal-fields, which will ensure an unlimited supply of fuel.

It may be mentioned that there are two routes by which an intending settler can reach Manitoba from Quebec, or any other Canadian port, namely, the "all-rail route," *via* Detroit, Chicago and St. Paul to Winnipeg, or by what is called the Lake route, *i.e.* by railway to Sarnia or Collingwood on Lake Huron, thence by steamer to Duluth on Lake Superior, and by rail from Duluth to Winnipeg. The journey by the former route is quicker by about a day, but the latter is more economical. By either of these routes the settler will be met by the Agents of American Land and Railway Companies, who will endeavor to persuade settlement in the United States as preferable to Canada; but the settler is advised to proceed direct to his intended destination, and decide upon his location after personal inspection. In 1882 a line of railway will be completed from Thunder Bay (Lake Superior) to Winnipeg and westward. It will pass entirely through Canadian territory, and its benefits, both to new and old settlers, will be very great. It may be added that most of the rivers and lakes in Manitoba and the North-West are navigable, and that steamers now ply during the season on the River Saskatchewan, between Winnipeg and Edmonton, a distance by water of about 1,200 miles, with passengers and freight, calling at Prince Albert, Carlton, Battleford, and other places on the way. Steamers also run regularly between Winnipeg, St. Vincent, and other places on the Red River. There is also steam communication on the River Assiniboine, between Fort Ellice and Winnipeg.

Manitoba is situated in the middle of the continent, nearly equi-distant from the Pole and the Equator, and the Atlantic and Pacific Oceans. The climate gives conditions of decided heat in summer, and decided cold in winter. The snow goes away, and ploughing begins in April, which is about the same time as in the older Provinces of Canada and the Northern United States on the Atlantic seaboard, and the North-Western States of Minnesota and Wisconsin. The crops are harvested in August. The long sunny days of summer bring vegetation of all sorts to rapid maturity. The days are warm and the nights cool.

Autumn begins about the 20th of September, and lasts till the end of November, when the regular frosts set in. The winter proper comprises the months of December, January, February, and March. Spring comes early in April. The summer months

are part of May, June, July, August, and part of September. In winter the thermometer sinks to 30 and sometimes 40 degrees below zero; but this degree of cold in the dry atmosphere of the North-West does not produce any unpleasant sensations. The weather is not felt to be colder than in the Province of Quebec, nor so cold as milder winters in climates where the frost, or even a less degree of cold than frost, is accompanied with damp or wind. The testimony is universal on this point.

Snow does not fall on the prairies to an average greater depth than eighteen inches; and buffaloes and horses graze out of doors all winter. Horned cattle also graze out of doors part of the winter, but in some states of the weather they require to be brought in. Instances are, however, stated, in which horned cattle have grazed out all the winter.

The following table represents the mean temperatures of Winnipeg, Toronto, and Battleford, for each month of the year ending July, 1879:—

	Toronto.	Winnipeg.	Battleford.
August	66·38	67·34	67·79
September	58·18	52·18	47·10
October	45·84	35·84	34·52
November	36·06	30·66	28·66
December	25·78	11·97	6·48
January	22·80	—6·10	0·45
February	22·74	—12·32	—10·25
March	28·93	14·14	16·80
April	40·72	39·10	46·70
May	51·74	53·13	53·35
June	61·85	63·20	60·45
July	67·49	68·19	63·95

It will be noticed that from Toronto westward, the temperature rises during the summer months, and as the average yield of wheat per acre in Manitoba and the North-West is equally as large (if not larger), both in quantity and in weight, as in the United States, it would seem that in conjunction with the fertility of the soil, this temperature is very favorable to cereal crops. The fall of snow is also less in the Western portion of the Dominion. In the first half of the year 1876 it was 28½ inches, and in the second half 29¾ inches; but the snow is no drawback to the growth of the crops, which are sown in April and May, and harvested in August and September.

The soil is a deep alluvial deposit of unsurpassed richness. It is mostly prairie, and covered with grass. It produces bountiful crops of cereals, grasses, roots, and vegetables. So rich is the soil that wheat has been cropped off the same place for forty years without manure, and without showing signs of exhaustion.

The following extracts from the reports of the English and Scotch farmers, selected by the farmers in their respective districts, who went out to Canada in 1879 to report upon the country, are interesting and reliable on this subject:—

MR. BIGGAR, *The Grange, Dalbeattie.*

“As a field*for wheat-raising, I would much prefer Manitoba to Dakota. The first cost of the land is less; the soil is deeper, and will stand more cropping; the sample of wheat is better, and the produce five to ten bushels per acre more, all of which is profit.”

MR. GEORGE COWAN, *Annan,*

speaking of Mr. Mackenzie's farm at Burnside, says: “I was certainly surprised at the wonderful fertility of the soil, which is a rich black loam, averaging about 18 inches of surface soil, on friable clay subsoil, 5 and 6 feet in depth, beneath which

is a thin layer of sand, lying on a stiff clay. The land is quite dry, and is well watered by a fine stream which flows through it."

* * * * *

"The land between Rapid City and the Assiniboine, which lies to the southward, 25 miles distant, is a nice loam with clay subsoil on top of gravel. I was very highly impressed with the fertility of the soil, some of it being, without exception, the richest I have ever seen, and I have little doubt it will continue for many years to produce excellent crops of grain without any manure, and with very little expense in cultivation."

MR. JOHN LOGAN, *Earlston, Berwick*, says:

"All the land round this district (Assiniboine) is very good, being 4 feet deep of black loam, as we saw from a sandpit."

MR. JOHN SNOW, *Midlothian*.

"Along the Red River and about Winnipeg the soil is very strong black vegetable mould, and I have no doubt most of it would carry paying crops of wheat for thirty years; but it is very flat, and I must say that I like the country better west of Winnipeg, and the furthest point we reached, 150 miles west of Winnipeg, best of all. You have here the Little Saskatchewan River, with fine sloping ground on each side; the soil, and what it produced, was good, as you will see from the samples of each I now show you. I also show you samples from other parts; and, as I will show you further on, the Americans themselves admit that we have ground better adapted for growing wheat and raising cattle than they have."

* * * * *

"We saw that a black vegetable mould covered the surface from 18 inches to 2, 3, or 4 feet deep."

MR. ROBERT PEAT, *Silloth, Cumberland*.

"*Soil*.—Contrary to my expectations, instead of finding a wet swamp, as I pictured to my own mind, I found a deep black loamy soil, varying in depth from $2\frac{1}{2}$ to $3\frac{1}{2}$ feet; and in some places, where it has been cut through on the banks of some rivers, it has been found to the depth of 10 to 12 feet, and is specially adapted for the growing of wheat, being preferred, by the millers to almost any other on account of it being so dry and thin skinned. It has been known to grow wheat for many years in succession, without manure. If the report was correct, the soil I have sent down to you has grown wheat for thirty years, and the last crop yielded 35 bushels per acre."

MR. JOHN MAXWELL, *Carlisle*.

"The soil throughout the country is a rich black loam, 6 inches to 6 feet deep, almost entirely free from stones, and varying in quality in different districts, on a subsoil of strong or friable clay or sand."

The average wheat-yield in Manitoba and the North-West would appear to range from 20 to 30 bushels per acre, and the weight from 60 to 63 lbs. per bushel. Barley and oats yield good averages, as also potatoes and other root crops.

The following figures, taken from the reports of the delegates of the English and Scotch tenant farmers, may also be found interesting on this point:

MR. JAMES BIGGAR, of *The Grange, Dalbeattie*, says:

"We heard very different statements of the yield of wheat, varying from 25 to 40 bushels. McLean, a farmer near Portage, had 1,230 bushels of Fife wheat off 40 acres. Another man, a native of Ross-shire, who was ploughing his own land, told

us he had cropped it for seventeen years in succession, his last crop yielding 35 bushels per acre. Mr. Ryan, M.P., a good authority, said the average of wheat might safely be taken at 25 to 30 bushels, and of oats 60 bushels. * * * Next day we drove over Messrs. Riddle's farm; their wheat has averaged fully 30 bushels per acre."

MR. GEORGE COWAN, *Glenluce, Wigtown*, says:

"Mr. Mackenzie's farm is at Burnside, about 9 miles from Portage-la-Prairie. * * * He favored me with his average for the seasons of 1877 and 1878, and his estimate for the present year. Wheat crop, 1877, 41 bushels, 1878, 36 bushels; this year (1879) he expects it to be close on 40 bushels, average weight, 60 to 62 lbs.; but he has grown it as high as 64 lbs per bushel. Oats last year (1878) he had a yield of 88 bushels from two bushels of seed sown on one acre; this year (1879) his estimate is from 75 to 80 bushels per acre. Mr. Mackenzie also grows excellent root crops, his swede turnips averaging 30 to 35 tons; and potatoes without any care in cultivation, sometimes even not being moulded up, yield between 300 and 400 bushels of 60 lbs. Onions when cultivated, are also very prolific, yielding as much as 300 bushels per acre. Mangel also grows very heavy crops, but I did not see any on the ground."

* * * * *

"We spent a short time on the farm of Mr. McBeth, and walked over a field which I was informed had been continuously under crop for fifty-four years * * * I was told it would average 28 or 30 bushels per acre."

MR. R. W. GORDON, *Annan*.

"Wheat may safely be estimated to yield with reasonable cultivation 30 bushels of 60 lbs., and oats 60 bushels of 32 lbs."

MR. LOGAN, *Earlston*,

speaking of the yield about High Bluff, says: "The land here has grown wheat for forty years in succession, yielding from 25 up to 40 bushels per acre. There are not many oats sown here, but the general produce is 70 bushels per acre."

* * * * *

"We arrived at Portage on Saturday afternoon. * * * He told us he had grown good crops at an average of 32 bushels per acre of 60 lbs. weight."

MR. SNOW, *Fountain Hall, Midlothian*.

"I consider I keep safely within the mark when I say that, taking a good piece of land, it will produce 40 bushels the first year, and an average of 30 bushels for thirty years, without manure."

MR. JOHN MAXWELL, *Carlisle*.

"I give an estimate of the cost of wheat crop in Dakota. The same system may be adopted in the Canadian North-West to advantage, as the average yield, so far as can be learned on present information, will be 8 to 10 bushels per acre higher than the yield in Dakota, United States Territory, and every extra bushel produced tends to reduce the first cost per bushel to the producer."

All the other delegates confirm these figures.

In Manitoba, a homestead exemption law was passed in 1872, which exempts from seizure for debt 460 acres of land, house, stable, barns, furniture, tools, farm implements in use, one cow, two oxen, one horse, four sheep, two pigs, and thirty days' provender for same.

Any person, male or female, having attained the age of eighteen years, can enter a claim for a quarter-section (160 acres) of unappropriated Dominion lands, as a claim for forest-tree planting, and will receive a patent on certain specified conditions and proof of cultivation. The fee for the necessary documents is \$10. No person can take up both a tree-planting grant and a pre-emption; but either one or the other can be secured in conjunction with the free grants.

Farm laborers can obtain from £30 to £40 a year and board. Female domestic servants 20s. to 24s. per month with board. Mechanics earn from 8s. to 12s. per day.

The following are the prices of horses, cattle, farming implements, and commodities generally:—

Horses per pair, about £60; oxen per yoke, £26 to £30; cow, £6 to £7 each; waggons, £16 to £18 each; ox cart, £3 to £4; breaking plough, and harrow, from £6 to £8; common ploughs, about £3 12s.; reapers, £20 to £30; mowers, £14 to £25; spades, 4s. 6d.; shovels, 5s.; hay forks, 3s.; manure forks, 4s. Beef, 5d. to 7d. per pound; flour, 24s. per barrel; butter, 1s. per pound; eggs, 1s. per dozen; bread, 4½d. to 5d. per 4 lb. loaf; salt, 7d. to 8d. per lb.; potatoes, 1s. 9d. to 2s. per bushel; tea, 2s. to 2s. 3d. per lb.; sugar, 4d. to 6d.; coffee, 10d. to 1s. 6d.; tobacco, 2s. to 2s. 3d. Coal oil, 1s. 9d. per gallon. Pails, three-hoop, 1s. 4d. each. Stout suit of clothing for a man, £2 to £3; felt hats, from 4s.; boots, 8s. to 12s.; grey blankets 8s. to 12s. per pair.

ONTARIO.

Every head of a family can obtain a free grant of 200 acres of land, and any person 18 years of age may obtain 100 acres in the free-grant districts. The conditions are:—15 acres in each grant of 100 acres to be cleared and under crop in five years; a habitable house at least 16 feet by 20 built; and residence on the land at least six months in each year. The patent is issued at the end of five years.

Uncleared lands can also be purchased at prices varying from 2s. to 40s. per acre.

Cleared and improved farms with buildings can be bought at from £4 to £10 per acre. The money can nearly always be paid in instalments covering several years.

The soil of the country varies in different localities, but a large proportion is of the very best description for agricultural purposes.

The climate is much the same as in some other parts of the Dominion; but milder in the winter than in Quebec.

Cereals, grasses and roots produce large crops, and fruits grow in great abundance; hemp, tobacco, and sugar beet are also profitable crops; maize and tomatoes ripen well, and peaches and grapes come to perfection in the open air.

The Province possesses excellent means of communication both by railways, and by water through the lakes and the River St. Lawrence, with all parts of the Dominion and to the Atlantic ports.

The public schools are all free and non-sectarian. All resident children between the ages of 5 and 21 are allowed to attend them.

There are several large cities and towns in this Province, among others Toronto, Ottawa, Hamilton, London, Kingston, etc.

In mineral wealth it has great resources, producing iron, copper, lead, silver, marble, petroleum, salt, etc. Its immense forests of pine timber are well known.

Its principal manufactures are cloth, linen, clothing, leather, furniture, sawn timber, flax, iron and hardware, paper, soap, cotton, and woollen goods, steam engines and locomotives, woodenware of all descriptions, agricultural implements, etc. Cattle, sheep, and pigs, dairy and agricultural produce, and fruit are exported largely from this Province, and the trade is increasing rapidly.

The rates of wages for farm laborers are from 40s. to 60s. per month, with board and lodging; for common laborers from about 3s. to 4s. 2d. a day, without board and lodging; and for female domestic servants from 14s. to £1 4s. per month, all found. Good cooks get rather more.

Provisions are much cheaper than in England or in the United States. Beef, veal, and mutton are from 3d. to 6d. per lb.; pork, 4d. to 5d.; bacon, 6d. to 8d.; bread (best), 4½ to 5d. per 4 lb. loaf; butter (fresh), 1s.; salt, ditto, 7d. to 8d. per lb.; potatoes, 1s. 9d. to 2s. per bushel; tea, 2s. per lb.; brown sugar, 4d. to 4½d. per lb.; milk, 3d. per quart; beer, 1s. 2d. to 1s. 6d. per gallon; and tobacco, 1s. to 2s. per lb.

QUEBEC.

Upon eight of the great colonization roads, every male colonist and emigrant being 18 years of age may obtain a free grant of 100 acres. The conditions are that at the end of the fourth year a dwelling must have been erected on the land, and twelve acres be under cultivation. Letters patent are then granted.

Crown lands can also be purchased at 30c. to 60c. an acre.

The Province has a homestead law exempting from seizure, under certain conditions, the property of emigrants.

The soil is of very good quality, and its productions are similar to those of other parts of Canada.

Gold, lead, silver, iron, copper, platinum, etc., etc., are found; but mining in this Province is only yet in its infancy. Phosphate mining is becoming an important industry. Its value as a fertilizer is recognised in England and France, and large quantities are being exported.

The fisheries are abundant, and in 1876 the yield was of the value of \$2,097,677.

The principal cities are Quebec and Montreal, and there are many large towns.

The remarks made in the case of the Province of Ontario will apply to Quebec also.

This is afforded by railways and by the River St. Lawrence. This Province contains the two great ports of shipment—Montreal and Quebec, both of which have extensive wharfage accommodation, and ocean going vessels of 4,000 tons can be moored alongside the quays.

NEW BRUNSWICK.

A grant of 100 acres may be obtained by any person upon the following conditions:—

On payment of \$20 cash to aid in construction of roads and hedges, or labor of the value of \$10 per year for three years.

A house to be built within two years. Ten acres to be cleared and cultivated in three years. Proof of residence on the land.

The soil is fertile, and produces all the fruits generally found in England. Wheat averages about 20, barley 29, oats 34, buckwheat, 33, rye 20, Indian corn 41, potatoes 226, turnips 456, bushels to the acre. The potatoes and fruits command good prices in the English market.

Shipbuilding is one of the staple industries of the Province, but its manufactories generally are increasing rapidly. There are manufactories of woolen and cotton goods, boots and shoes, leather, carriages, wooden ware, paper, soap, hardware, etc., etc.

NOVA SCOTIA.

Grants of land in this Province can be obtained for \$44 per hundred acres (about £9).

The soil produces good crops of cereals and roots, and large quantities of apples are grown for export.

The value of the fisheries in Nova Scotia in 1876 was upwards of £1,000,000 sterling, consisting of cod-fish, mackerel, haddock, herring, lobsters, etc.

Nova Scotia contains large tracts of woodland which produce timber for shipbuilding and lumber chiefly for export.

Gold, iron, coal and gypsum are found in large quantities.

There are several railways in the Province, giving it communication with other parts of Canada.

Halifax, which is the chief city of the Province, is the winter port of the Dominion. It possesses a fine harbor, and is connected by railway with all parts of the Continent.

PRINCE EDWARD ISLAND.

Most of the lands in this Province are taken up, but improved farms can be obtained from about £4 per acre.

A full description of this Province will be found in Professor Sheldon's report.

BRITISH COLUMBIA.

This Province, which includes Vancouver's Island, is the most western of the Provinces which constitute the Dominion of Canada, its boundaries being the Rocky Mountains on the east, and the Pacific Ocean on the west.

It possesses many fine harbors, one of which (Burrard Inlet) will probably form the terminus of the Canadian Pacific Railway when completed; and 125 miles of the line in this Province are now under contract.

Heads of families, widows or single men can obtain free grants of land from 160 to 320 acres according to locality; the fee is about \$7.

Surveyed lands can be purchased at \$1 per acre, payable over two years; and improved farms cost from £1 to £8 per acre.

British Columbia has a large extent of valuable timber land, productive fisheries, which are increasing in value yearly; gold and coal are also found in large quantities. The yield of the gold from 1858 to 1876 was equal to about \$40,000,000.

A D D E N D A

DOMINION LAND REGULATIONS.

*(Order in Council.)*DEPARTMENT OF THE INTERIOR,
OTTAWA, 25th May, 1881.

WHEREAS CIRCUMSTANCES HAVE RENDERED IT EXPEDIENT TO EFFECT CERTAIN CHANGES IN THE POLICY OF THE GOVERNMENT RESPECTING THE ADMINISTRATION OF DOMINION LANDS, PUBLIC NOTICE IS HEREBY GIVEN :—

1. The Regulations of the 14th October, 1879, are hereby rescinded, and the following Regulations for the disposal of agricultural lands are substituted therefor :

2. The even-numbered sections within the Canadian Pacific Railway Belt—that is to say, lying within 24 miles on each side of the line of the said Railway—excepting those which may be required for wood-lots in connection with settlers on prairie lands within the said belt, or which may be otherwise specially dealt with by the Governor in Council, shall be held exclusively for homesteads and pre-emptions. The odd-numbered sections within the said Belt are Canadian Pacific Railway Lands, and can only be acquired from the Company.

3. The pre-emptions entered within the said Belt of 24 miles on each side of the Canadian Pacific Railway, up to and including the 31st day of December next, should be disposed of at the rate of \$2.50 per acre, four-tenths of the purchase money, with interest on the latter at the rate of six per cent. per annum, to be paid at the end of three years from the date of entry, the remainder to be paid in six equal instalments annually from and after the said date, with interest at the rate above mentioned on such portions of the purchase money as may, from time to time, remain unpaid, to be paid with each instalment.

4. From and after the 31st day of December next, the price shall remain the same, that is, \$2.50 per acre, for pre-emptions within the said Belt, or within the corresponding Belt of any Branch line of the said Railway, but shall be paid in one sum at the end of three years, or at such earlier period as the claimant may have acquired a title to his homestead quarter-section.

5. Dominion Lands, the property of the Government, within 24 miles of any projected line of railway recognized by the Minister of Railways, and of which he has given notice in the Official Gazette as being a projected line of railway, shall be dealt with, as to price and terms, as follows :—The pre-emptions shall be sold at the same price and on the same terms as fixed in the next preceding paragraph, and the odd-numbered sections shall be sold at \$2.50 per acre, payable in cash.

6. In all Townships open for sale and settlement within Manitoba or the North-West Territories, outside of the said Canadian Pacific Railway Belt, the even-numbered sections, excepting in the cases provided for in Clause two of these Regulations, shall be held exclusively for homestead and pre-emption, and the odd-numbered sections for sale as public lands.

7. The lands described as public lands shall be sold at the uniform price of \$2 per acre, cash, excepting in special cases where the Minister of the Interior, under the provisions of section 4 of the amendment to the Dominion Lands Act passed at the last Session of Parliament, may deem it expedient to withdraw certain farming lands from ordinary sale and settlement, and put them up for sale at public auction to the highest bidder, in which event such lands shall be put up at an upset price of \$2 per acre.

8. Pre-emptions outside of the Canadian Pacific Railway Belt shall be sold at the uniform price of \$2 per acre, to be paid in one sum at the end of three years from the date of entry, or at such earlier period as the claimant may acquire a title to his homestead quarter-section.

9. Exception shall be made to the provisions of clause 7, in so far as relates to lands in the Province of Manitoba or the North-West Territories, lying to the north of the Belt containing the Pacific Railway lands, wherein a person being an actual settler on an odd-numbered section, shall have the privilege of purchasing to the extent of 320 acres of such section, but no more, at the price of \$1.25 per acre, cash; but no Patent shall issue for such land until after three years of actual residence upon the same.

10. The price and terms of payment of odd-numbered sections and pre-emptions, above set forth, shall not apply to persons who have settled in any one of the several Belts described in the Regulations of the 14th October, 1879, hereby rescinded, but who have not obtained entries for their lands, and who may establish a right to purchase such odd-numbered sections, or pre-emptions as the case may be, at the price and on the terms respectively fixed for the same by the said Regulations.

TIMBER FOR SETTLERS.

11. The system of wood lots in prairie townships shall be continued—that is to say, homestead settlers having no timber on their own lands, shall be permitted to purchase wood lots in area not exceeding 20 acres each, at a uniform rate of \$5 per acre, to be paid in cash.

12. The provision in the next preceding paragraph shall apply also to settlers on prairie sections bought from the Canadian Pacific Railway Company, in cases where the only wood lands available have been laid out on even-numbered sections, provided the Railway Company agree to reciprocate where the only timber in the locality may be found on their lands.

13. With a view to encouraging settlement by cheapening the cost of building material, the Government reserves the right to grant licenses from time to time, under and in accordance with the provisions of the "Dominion Lands Act," to cut merchantable timber on any lands owned by it within surveyed townships; and settlement upon, or sale of any lands covered by such license, shall, for the time being, be subject to the operation of the same.

SALES OF LANDS TO INDIVIDUALS OR CORPORATIONS FOR COLONIZATION.

14. In any case where a company or individual applies for lands to colonize, and is willing to expend capital to contribute towards the construction of facilities for communication between such lands and existing settlements, and the Government is satisfied of the good faith and ability of such company or individual to carry out such undertaking, the odd-numbered sections in the case of lands outside of the Canadian Pacific Railway Belt, or of the Belt of any branch line or lines of the same, may be sold to such company or individual at half price, or \$1 per acre, in cash. In case the lands applied for be situated within the Canadian Pacific Railway Belt, the same principle shall apply so far as one half of each even-numbered section is concerned—that is to say, the one-half of each even-numbered section may be sold to the company or individual at the price of \$1.25 per acre, to be paid in cash. The company or individual will further be protected up to the extent of \$500, with six per cent interest thereon till paid, in the case of advances made to place families on homesteads, under the provisions of section 10 of the amendments to the Dominion Lands Act hereinbefore mentioned.

15. In every such transaction, it shall be absolutely conditional:—

(a.) That the company or individual, as the case may be, shall, in the case of lands outside of the Canadian Pacific Railway Belt, within three years of the date of the agreement with the Government, place two settlers on each of the odd-numbered

sections, and also two on homesteads on each of the even-numbered sections embraced in the scheme of colonization.

(b.) That should the land applied for be situated within the Canadian Pacific Railway Belt, the company or individual shall, within three years of the date of agreement with the Government, place two settlers on the half of each even-numbered section purchased under the provision contained in paragraph 14, above, and also one settler upon each of the two quarter-sections remaining available for homesteads in such section.

(c.) That on the promoters failing within the period fixed to place the prescribed number of settlers, the Governor in Council may cancel the sale and the privilege of colonization, and resume possession of the lands not settled, or charge the full price of \$2 per acre, or \$2.50 per acre, as the case may be, for such lands, as may be deemed expedient.

(d.) That it be distinctly understood that this policy shall only apply to schemes for colonization of the public lands by Emigrants from Great Britain or the European Continent.

PASTURAGE LANDS.

16. The policy set forth as follows shall govern applications for lands for grazing purposes, and previous to entertaining any application, the Minister of the Interior shall satisfy himself of the good faith and ability of the applicant to carry out the undertaking involved in such application.

17. From time to time, as may be deemed expedient, leases of such Townships, or portions of Townships, as may be available for grazing purposes, shall be put up at auction at an upset price to be fixed by the Minister of the Interior, and sold to the highest bidder—the premium for such lease to be paid in cash at the time of the sale.

18. Such leases shall be for a period of twenty-one years, and in accordance otherwise with the provisions of Section eight of the Amendment to the Dominion Lands Act passed at the last Session of Parliament, hereinbefore mentioned.

19. In all cases, the area included in a lease shall be in proportion to the quantity of live stock kept thereon, at the rate of ten acres of land to one head of stock, and the failure in any case of the lessee, to place the requisite stock upon the land within three years from the granting of the lease, or in subsequently maintaining the proper ratio of stock to the area of the leasehold, shall justify the Governor in Council in cancelling such lease, or in diminishing proportionally the area contained therein.

20. On placing the required proportion of stock within the limits of the leasehold, the lessee shall have the privilege of purchasing and receiving a Patent for a quantity of land covered by such lease on which to construct the buildings necessary in connection therewith, not to exceed five per cent. of the area of the leasehold, which latter shall in no single case exceed 100,000 acres.

21. The rental for a leasehold shall in all cases be at the rate of \$10 per annum for each thousand acres included therein, and the price of the land which may be purchased for the cattle station referred to in the next preceding paragraph, shall be \$1.25 per acre, payable in cash.

PAYMENTS FOR LANDS.

22. Payments for public lands and also for pre-emptions may be in cash or in scrip, or in police or military bounty warrants, at the option of the purchasers.

23. The above provisions shall not apply to lands valuable for town plots, or to coal or other mineral lands, or to stone or marble quarries, or to lands having water power thereon; and further shall not, of course, affect Sections 11 and 29 in each Township, which are public school lands, or Sections 8 and 26, which are Hudson's Bay Company's lands.

J. S. DENNIS,
Deputy Minister of the Interior.

 INFORMATION FOR INTENDING SETTLERS IN CANADA.

When it has been decided to come to Canada, one of the Canadian Steamship Lines, whose advertisements can be found in the newspapers, should be written to, so as to secure a berth. There are vessels sailing from Liverpool, London, Bristol, Glasgow, Londonderry and Cork.

The fare from any of the places named to Quebec, the port of landing in Canada, depends upon the class of passage that is taken. The saloon fare ranges from £10 to £18; the intermediate is £8 8s.; and the ordinary steerage passage is £6 6s., but agriculturists and domestic servants have the benefit of a lower rate, which can be ascertained from the steamship offices, or at any of the Government offices, who will also supply the necessary forms to be filled up; children under ten years are charged half-fare, and infants under one year a nominal sum. The fares include a plentiful supply of food, and good sleeping accommodation on board.

To Manitoba *through* tickets are issued by all the steamship companies. The fare from London or Liverpool to Winnipeg ranges from £9 10s. assisted steerage to £28 the saloon passage. Passengers are advised to take advantage of these tickets.

To secure a berth in the steamers it is necessary to send a deposit of £5 for a saloon passage; £1 for an intermediate or steerage passage.

Twenty cubic feet of luggage are allowed to *each* saloon passenger, ten to *each* intermediate, and ten to *each* steerage.

Any information or advice as to the most useful things to take to Canada, or upon any other subject, may be obtained at the offices of the steamship companies, or at any of the Canadian Government offices.

Steerage passengers have to provide bedding, and certain utensils for use on board, which are enumerated in the bills of the steamship companies. They can be purchased at the port of embarkation, or hired for the voyage, from some lines—for a few shillings—leaving bed covering only (a rug or blanket) to be provided by the passenger.

Government agents are stationed at the principal places in Canada, and they should be inquired for on arrival. They will furnish information as to free grant and other lands open for settlement in their respective Provinces and districts, farms for sale, demand for labor, rates of wages, route of travel, distances, expenses of conveyance; receive and forward letters and remittances for settlers, and give any other information that may be required.

Persons with capital should not be in a hurry to invest their money. They can get good interest for it by depositing it in the banks, and can give themselves time to look around before settling. There is good banking accommodation in most of the towns, and letters of credit can be obtained from any of the English banks.

The classes which may be recommended to emigrate to Canada are as follows:—

1. Tenant farmers, who have sufficient capital to enable them to settle on farms, may be advised to go with safety and with the certainty of doing well. The same remark will apply to any person who, although not agriculturists, would be able to adapt themselves to agricultural pursuits, and who have sufficient means to enable them to take up farms.

2. Produce farmers and persons with capital, seeking investment.

3. Male and female farm laborers, female domestic servants and country mechanics.

The classes warned against emigration are females above the grade of servants, clerks, shopmen and persons having no particular trade or calling, and unaccustomed to manual labor. To this class Canada offers but little encouragement.

The following are the Government agencies in Great Britain and Ireland:—

CHIEF OFFICE: 10 VICTORIA CHAMBERS, LONDON, S. W.,

MR. J. COLMER.

LIVERPOOL...MR. JOHN DYKE, 15 Water Street.

GLASGOW.....MR. THOMAS GRAHAME, 40 St. Enoch Square.

BELFAST.....MR. CHARLES FOY, 29 Victoria Place.
 DUBLIN.....MR. THOMAS CONNOLLY, Northumberland House.
 BRISTOLMR. J. W. DOWN, Bath Bridge.

Intending settlers should communicate with these officers if in want of any information or advice; and should arrange, if sailing from any of the above places, to call upon the Government Agent before their departure.

The following are the agents of the Canadian Government in Canada:—

QUEBEC.....MR. L. STAFFORD, Point Levis, Quebec.
 OTTAWA.....MR. W. J. WILLS, St. Lawrence and Ottawa Railway Station, Ottawa, Ontario.
 TORONTO....MR. J. A. DONALDSON, Strachan Avenue, Toronto, Ontario.
 MONTREAL...MR. J. J. DALEY, Montreal, Province of Quebec.
 KINGSTON...MR. R. MACPHERSON, William Street, Kingston.
 HAMILTON...MR. JOHN SMITH, Great Western Railway Station, Hamilton.
 LONDON.MR. A. G. SMYTHE, London, Ontario.
 HALIFAX.....MR. E. CLAY, Halifax, Nova Scotia.
 ST. JOHN.....MR. S. GARDNER, St. John, New Brunswick.
 WINNIPEG...MR. W. HESPELER, Winnipeg, Manitoba.
 EMERSON.....MR. J. E. TÊTU, Emerson, Manitoba.
 DULUTH.....MR. W. C. B. GRAHAME, Duluth.

ROOTS AND VEGETABLES IN CANADA.

The following certificate has been given by Messrs. Sutton & Sons, Seedsmen of Reading, in reference to the Canadian roots and vegetables exhibited on their stand at the Smithfield Club Cattle Show in December last.

“READING, 21st December, 1880.

“We were honored by the Canadian Government forwarding for exhibition on our stand at the Smithfield Club Cattle Show, 1880, a collection of roots, etc., grown in Manitoba and Ontario, of the following weights, when harvested.

Squash.....	313 lbs.
Long red mangel.....	75 “
Long yellow mangel.....	65 “
Yellow globe mangel.....	60 “
Field pumpkin.....	37 “
Citron.....	30 “

“These enormous specimens proved objects of great interest to the British farmers, and we believe the weights far exceed any on record.

“(Signed) SUTTON & SONS.”

REPORT
OF THE
SUPERINTENDENT OF INSURANCE
DOMINION OF CANADA
FOR THE YEAR ENDING 31ST DECEMBER,
1879

Printed by Order of Parliament.



OTTAWA:
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1880.

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OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, Aug. 11th, 1880.

To the Honorable

Sir LEONARD TILLEY, K.C.M.G., C.B.,
Minister of Finance.

SIR,—I have the honor herewith to submit the detailed statements of Insurance Companies for the year 1879. Abstracts of the statements of the Fire and Marine Insurance Companies and of the Life Insurance Companies have been already submitted to you, and were laid before Parliament on 31st March and 1st May, respectively. These abstracts are included in this Report with such revision and corrections as have been found necessary on my subsequent visit to the head offices in Canada, pursuant to the statute; and I have added such further details and tables as appeared proper to exhibit the progress of the business and the condition of the companies.

At the date of this Report there are sixty-three (63) companies under the supervision of this office, not including seven (7) companies which are in process of liquidation or ceasing business; and the nature of the business transacted by them is as follows:—

Companies doing Life Insurance.....	36
do Fire do	27
do Inland Marine Insurance.....	6
do Ocean Marine do	6
do Accident do	5
do Guarantee do	3
do Plate-Glass do	1
do Steam Boiler do	2

The deposits required by statute to be made by these companies, and now held by the Honorable the Receiver-General, amount to \$6,497,092.89.

FIRE AND INLAND MARINE INSURANCE COMPANIES.

Of the twenty-eight (28) companies which held licenses for the transaction of Fire or Inland Marine Insurance at the end of the year 1878, all the licenses were renewed on 31st March, 1879, with the exception of the Ottawa Agricultural, which re-insured its risks in the Agricultural of Watertown, and retired from business on 1st April, 1879. No new companies were licensed during the year.

Of the 27 companies transacting Fire business in Canada for 1879, 10 were Canadian, 13 British, and 4 American, no change in these companies having occurred, except that the Royal Canadian has ceased to do business in the United States.

Inland Marine Insurance was transacted by 3 Canadian companies (one of those in the former year having withdrawn from this class of business) and 1 American company, in addition to Fire Insurance, and by 2 Canadian companies engaged exclusively in Marine Insurance. Ocean Insurance was also done by 5 of these Canadian companies and by 1 of the American, but this business is mostly done by companies which do not report to this Department, not being required to take out licenses, and being exempted from the operation of the Insurance Statutes.

FIRE INSURANCE IN CANADA, 1879.

The year presents an unfavorable contrast in the results of this business with those of the previous year, having been characterized by an increased volume of transactions, conducted at a slightly less rate of expense, but at a lower rate of premium and with a largely increased amount of losses. No great conflagration occurred, and the losses have been for the most part of comparatively small amounts individually. The lowering of the rate of premium is the ground of much complaint among the companies, and is ascribed to excessive competition.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1879.

The premiums received during the year for Fire Insurance in Canada by all companies amounted to \$3,227,498, being a decrease, as compared with 1878, of \$140,942; the losses incurred amounted to \$2,215,105, being an increase of \$542,090, and the amount paid during the year for losses was \$2,145,198, being an increase of \$22,544; the amount paid for losses thus being 66·47 per cent. of that received for premiums, the corresponding rate for 1878 having been 54·11 per cent.

The distribution of the payments and receipts among the companies is as follows:—

FIRE INSURANCE IN CANADA, 1879.

	Paid for Losses.	Received for Premiums.	Rate of losses paid per cent. of Premiums received.	The same for 1878.
Canadian companies.....	\$ 687,353	\$1,102,822	62·33	71·27
British do	1,275,540	1,899,154	67·16	44·14
American do	182,305	225,512	80·84	53·89
Total.....	\$2,145,198	\$3,227,488	66·47	54·11

In comparing the ratios of the Canadian and American companies for 1879, it should be taken into account that a portion of the losses debited against the latter properly belong to the former, by reason of the losses on the business transferred from two Canadian companies to an American company being included in the latter. This circumstance does not affect the general ratio for the total business.

The basis of comparison has been taken to be the losses actually paid during the year, which includes the payments for losses outstanding at the close of the previous year, and excludes those still outstanding. If we take for basis the losses "incurred" during the year (which, however, can only be an approximation), the respective ratios come out:—

Canadian	67·81	as against	52·11	in 1878.
British.....	67·83	do	47·24	do
American.....	79·39	do	59·13	do
<hr/>				
Total.....	68·63	do	49·67	

The increase of these ratios is due partly to an increased rate of loss on the amount in force, and partly to a reduced rate of premium received, but much more to the former than to the latter.

The following table exhibits the results for the eleven years over which our returns extend.

FIRE Insurance in Canada.

Year.	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	\$	\$	
1869	1,785,539	1,027,720	57·56
1870	1,916,779	1,624,837	84·77
1871	2,321,716	1,549,199	66·73
1872	2,628,710	1,909,975	72·66
1873	2,968,416	1,632,184	56·67
1874	3,522,303	1,926,159	54·68
1875	3,594,764	2,563,531	71·31
1876	3,708,006	2,867,295	77·33
1877	3,764,005	8,490,919	225·58
1878	3,368,430	1,822,674	54·11
1879	3,227,488	2,145,198	66·47
Totals	32,806,156	27,609,691	84·16

Taking the totals for the same eleven years according to the nationalities of the companies, the following are the results:—

FIRE Insurance in Canada for the eleven years—1869—1879.

	Premiums received.	Losses paid.	Rates of Losses per cent. of Premiums.
	\$	\$	
Canadian Companies	12,254,872	9,187,295	74·97
British do	17,789,052	16,092,653	90·46
American do	2,762,232	2,329,743	84·34
Totals.....	32,806,156	27,609,691	84·16

FIRE INSURANCE IN FORCE IN CANADA, 1879.

The total net amount insured by policies in force in Canada at the end of 1879 was \$197,357,985, which is less by \$2,541,716 than the corresponding amount in 1878. In Canadian Companies there was a decrease of \$12,603,089; in British Companies an increase of \$5,562,616; and in American Companies an increase of \$4,501,757. The decrease for the Canadian Companies arose from the cessation of business by the Stadacona and the transfer of the risks of the Ottawa to the Agricultural of Water town, amounting to nearly twenty-two millions. For the other companies there was an increase distributed as follows:—

INCREASE.—British America, \$1,185,366; Canada Fire, \$1,915,724; Citizens, \$797,359; Dominion, \$2,842,965; Western, \$5,090,415, giving a total increase of \$11,832,829.

DECREASE.—London Mutual, \$692,791; National, \$35,784; Quebec, \$34,175; Royal Canadian, \$1,343,157; Sovereign, \$348,288, giving a total decrease of \$2,454,159.

Hence for all the active companies there was a net increase of \$9,378,670.

The increase of \$5,562,616 among the British Companies was thus distributed:—

INCREASE.—Commercial Union, \$1,311,153; Guardian, \$455,995; Imperial, \$538,264; Lancashire, \$1,942,804; Liverpool and London and Globe, \$2,020,011; Northern, \$16,334; Queen, \$213,305; Royal, \$1,327,314; Scottish Commercial, \$387,725; Scottish Imperial, \$113,223. Total increase, \$8,376,128.

DECREASE.—London Assurance, \$480,257; North British and Mercantile, \$1,467,262; Phoenix of London, \$865,993. Total decrease, \$2,813,512.

Among the American Companies there was an increase of \$1,501,757. Of these the Agricultural of Watertown increased by \$6,027,541, having taken over the business of the Ottawa Agricultural; the Phenix of Brooklyn increased \$258,217, while the Ætna and the Hartford decreased respectively \$1,150,420 and \$633,641.

In determining the rate of premiums charged on the net amount at risk, we leave out the business transferred from the Ottawa to the Agricultural, making \$4,055,905 as the premiums on \$385,841,368 in force. This gives the average rate of premiums charged on every \$1,000 risk as \$10.51, which is a considerable decrease on previous years, the rates for the years beginning with 1875 being respectively :—

	1875.	1876.	1877.	1878.	1879.
Rate	10.60	10.66	10.72	10.75	10.51

Taking the mean of the amounts in force at the ends of 1878 and 1879 as the average amount current during the year, the losses incurred are at the rate of \$5.42 for every \$1,000 of risk current. In the previous year this rate was only \$4.03.

The following are the rates in the different companies of the amount of losses incurred during the year for every 1,000 of risk current, the latter being taken to be represented by the mean of the amounts in force at the beginning and end of the year. As was to be expected the three Agricultural companies head the list.

Agricultural of Watertown, 1.89; London Mutual, 2.30; Sovereign, 3.15; Quebec, 3.17; Liverpool and London and Globe, 4.02; Royal Canadian, 4.62; Western, 5.31; Northern, 5.43; British America, 5.55; Royal, 5.58; Guardian, 5.69; North British and Mercantile, 5.65; Hartford, 5.77; Scottish Commercial, 6.08; Imperial, 6.18; Phenix of Brooklyn, 6.42; London Assurance, 6.54; Queen, 7.20; Phenix of London, 7.63; National, 7.69; Lancashire, 7.90; Scottish Imperial, 7.98; Commercial Union, 8.46; Citizens', 8.66; Canada Fire, 10.29; Ætna, 11.09; Dominion, 11.59.

The annexed table gives the gross amounts of risks taken by the several companies during the year, and the premiums charged thereon, and, also, the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses and received for premiums during the year. For convenience of comparison the rates for 1878 are appended.

FIRE Insurance done in Canada, 1879.

	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1878.	Cash paid during year for losses.	Cash received dur- ing year for Pre- miums.	Rate of losses paid per cent. of pre- miums received.	The same for 1878.
<i>Canadian Companies.</i>	\$	\$ cts			\$ cts.	\$ cts.		
British American.....	21,054,527	190,637 20	0.91	0.95	101,803 75	166,401 08	61.18	42.27
Canada Fire.....	12,443,690	160,538 69	1.29	1.30	103,582 46	141,377 93	72.56	66.51
Citizens.....	10,679,765	106,913 33	1.00	1.01	71,197 29	89,717 72	79.36	75.67
Dominion.....	7,628,595	87,610 17	1.08	1.10	34,023 75	58,308 02	58.35	39.29
London Mutual Fire....	13,302,495	151,783 68	1.14	1.11	85,031 42	92,986 64	91.44	76.43
National Fire.....	4,865,506	54,281 29	1.12	1.22	28,502 23	44,045 79	64.71	81.48
Quebec.....	6,825,942	64,767 67	0.95	1.01	19,510 73	60,599 70	32.20	23.18
Royal Canadian.....	15,391,754	139,307 91	0.91	0.94	54,597 22	116,754 00	46.76	37.57
Sovereign.....	6,809,267	67,101 00	0.97	1.01	58,776 84	67,621 56	97.24	78.91
Western.....	25,571,686	298,437 93	1.17	1.19	131,327 60	268,935 07	48.83	41.68
<i>British Companies.</i>								
Commercial Union.....	21,388,500	219,483 51	1.03	1.10	129,526 57	190,261 14	68.08	37.89
Globe.....	6,151,398	53,360 73	0.87	0.90	40,660 94	50,253 43	80.91	42.62
Imperial.....	15,440,131	156,881 45	1.02	1.06	2,762 16	149,449 15	55.88	42.83
Lancashire.....	15,724,505	176,697 83	1.12	1.21	90,180 30	161,064 13	55.99	43.67
Liverpool & London & Globe.....	19,576,874	165,577 17	0.85	0.87	78,428 67	157,617 36	49.75	25.06
London Assurance.....	6,902,556	53,003 26	0.78	0.84	41,827 35	51,091 56	87.74	48.47
North British.....	32,101,616	292,947 53	0.91	0.95	168,880 41	262,508 19	61.23	41.95
Northern.....	8,927,04	77,938 85	0.87	0.95	46,434 18	63,628 27	67.66	67.46
Phoenix of London.....	16,066,026	166,243 10	1.03	1.06	147,524 14	159,097 50	97.76	27.87
Queen.....	17,155,211	193,728 39	1.16	1.17	115,063 93	183,041 56	63.21	57.73
Royal.....	30,700,287	343,317 44	0.94	0.96	237,268 10	313,174 44	69.11	49.99
Scottish Commercial.....	9,486,558	93,145 24	0.98	0.97	46,438 85	87,516 11	57.65	45.48
Scottish Imperial.....	7,210,429	58,065 78	0.80	0.95	47,544 62	57,503 29	92.31	61.25
<i>American Companies.</i>								
Ætna.....	12,976,730	120,277 28	1.00	1.16	87,139 40	110,533 26	78.84	53.13
Agricultural of Water- town.....	2,725,307	28,750 06	1.05	.....	31,325 45	59,778 72	38.23	.....
Hartford.....	7,216,103	80,183 75	1.11	1.10	55,215 28	84,133 75	68.86	54.52
Phoenix of Brooklyn.....	902,237	7,921 92	0.88	0.87	5,625 56	7,515 73	74.85	40.34

From this table it is seen that the rates of premium have in almost every case been materially lowered, while the rates of losses have largely increased, this being more especially the case among the British Companies. Of the companies which operate extensively in agricultural risks the London Mutual and the Sovereign show high rates of loss, while the Agricultural of Watertown appears to have been exceptionally fortunate. In the other companies the Canadian rates of loss range from 32.20 (Quebec) to 79.36 (Citizens'), and the British from 47.76 (Liverpool and London and Globe) to 97.76 (Phoenix), and the American from 68.76 (Hartford) to 78.84 (Ætna).

BRITISH FIRE COMPANIES.

The total cash receipts of the British Companies from premiums for Fire Insurance amount to \$1,899,154, being a decrease of \$95,786 on the previous year; and the payments for losses were \$1,275,540, being \$394,969 more, while the general expenses amount to \$413,184, being \$24,727 less than in 1878, thus leaving a balance of \$210,430 in favor of the companies. Last year this balance was \$676,458.

Hence, for every \$100 of premiums received there was spent on the average in payment of losses \$67.16, and in general expenses \$21.76, leaving 11.08 for the companies. The individual rates of expenses to premiums will be found on p. xlvii; they range from 17.39 (London Assurance) to 28.98 (Scottish Commercial), giving the above average of 21.76, which is a little lower than the 21.95 of last year. The British Companies have therefore transacted a larger volume of business this year at a much reduced rate of premium and a higher rate of loss, but at a somewhat less rate of expense.

AMERICAN COMPANIES.

In these we must include the marine business of the Phenix, finding on the whole the receipts from premiums to be \$377,232; the payments for losses, \$290,193, and the general expenses, \$54,145, leaving a balance of \$32,894 in favor of the companies. Hence, also, for every \$100 of premiums received there was spent on the average in payment of losses, \$76.93, and in general expenses, \$14.35, leaving \$8.72 for the companies.

CANADIAN COMPANIES.

In considering the Canadian Companies, the business outside of the Dominion in Fire Insurance of the three great companies has to be taken into account, as well as their Marine business, since a separation of expenses between these branches is not made.

The following table shows the distribution of their Fire business between Canada and elsewhere:—

Fire Insurance, 1879.

Company.	IN CANADA.			IN OTHER COUNTRIES.		
	Amount of Risks taken during the year.	Premiums Received.	Losses Paid.	Amount of Risks taken during the year.	Premiums Received.	Losses Paid.
	\$	\$	\$	\$	\$	\$
British America.....	21,054,527	166,401	101,894	78,920,472	548,798	309,786
Royal Canadian	15,291,254	116,754	51,597	24,110,161	254,988	299,116
Western.....	25,571,686	264,935	131,328	50,574,924	506,116	314,340

The assets of the ten Canadian Companies doing Fire business amounted at the end of the year to \$4,560,752, covering a total amount of insurance of all kinds of \$265,793,425, being at the rate of \$17.16 for every \$1,000 of insurance in force, and they have also a reserve of subscribed capital not called up, amounting to \$4,710,637, making a total security of \$34.88 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,214,491, made up as follows:—

Unsettled losses.....	\$ 434,978
Unearned premiums.....	1,555,047
Sundry.....	224,956
Total	\$2,214,991

The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine Insurance, and the whole premium in the case of a current Ocean risk. If this amount had been taken on the scale considered by some authorities to be sufficient for re-insurance, it would have given a much smaller liability. Even with the above rigid estimate, the surplus of assets over liabilities available for the protection of policy-holders, independent of the reserve of subscribed capital not called up, amounts to \$2,345,761.

The capital stock of these companies, paid up or in course of payment, amounts to \$2,235,263, leaving a surplus of assets over all liabilities and capital stock of \$107,488.

The following table gives the condition at the end of 1879 of all the Canadian stock companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1879.

	Subscribed Capital.	Capital Paid up, or in course of Collection.	Surplus over all Li- abilities, including Capital.	Impairment of Capital.	Reserve of Subscribed Capital.
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America	500,000	500,000 00	189,396 61		None.
Canada Fire	1,000,000	160,200 00		93,869 43	899,800 00
*Citizens'	1,188,000	267,200 00		194,591 03	920,709 00
Dominion	460,600	68,688 40		23,079 64	391,911 60
National	700,200	199,932 00		162,929 26	500,318 00
Quebec	500,000	325,000 00	14,200 31		175,000 00
Royal Canadian	2,000,000	†300,000 00	36,875 93		900,000 00
†Sovereign	600,000	77,091 75		53,511 60	522,907 25
Western	800,000	400,000 00	361,678 44		400,000 00

MARINE COMPANIES.

Anchor Marine	478,100	49,055 00	14,054 85		429,045 00
Merchants' Marine	500,000	100,000 00	6,607 62		400,000 00

* This is on the whole business, including Life. † As reduced by Act of Parliament. Formerly the Isolated risk.

A comparison of this with the corresponding table of the previous year enables us to gauge the progress of each company during the year, with the following results:—

Gain or Improvement during 1879:—

British America, \$4,570.32; Quebec, \$8,286.52; Merchants' Marine, \$10,009.52.

Loss or Deterioration during 1879:—

Anchor Marine, \$29,984.41; Canada Fire, \$21,319.93; Citizens', \$9,784.89; Dominion, \$10,995.81; London Mutual, \$4,811.68; National, \$350.34; Royal Canadian, \$171,091.99; Sovereign, \$4,675.60; Western, \$16,985.82.

Only five of the Companies have paid dividends to their shareholders during the year; these are the Anchor Marine, British America and Quebec, paying 10 per cent. on the paid-up capital; the Royal Canadian, 5 per cent.; and the Western, 15 per cent.

Including the two purely Marine companies and the whole business of the mixed companies, as well outside as within the Dominion, it appears that the Canadian Companies have received during the year 1879 a total cash income of \$3,059,269.34 (exclusive of \$37,442.33 received on account of capital stock), which is made up as follows:—

	1879.	The same in 1878.
Premiums	\$2,863,826 01	\$2,826,356 58
Interest and dividends.....	185,247 30	217,133 43
Sundry	10,196 03	15,750 26
Total.	\$3,059,269 34	\$3,059,240 27

In the same way, the cash expenditure during 1879 has been \$3,241,194.02, distributed into—

	1879.	The same in 1878.
Losses paid.....	\$1,966,854 83	\$1,891,130 71
General expenses.....	938,436 79	1,026,354 51
Dividends to stockholders.....	159,253 74	146,163 83
Total	\$3,064,545 36	\$3,063,649 05

In addition to this, however, was an amount of \$176,648.66 paid by the Royal Canadian for the re-insurance or relinquishment of its risks in the United States, bringing up the expenditure to the total above stated.

The very close agreement of the amounts for the two years, both of income and ordinary expenditure, is remarkable, but is only an accidental coincidence.

Hence, it appears that for every \$100 of income there has been spent (exclusive of the special expenditure of the Royal Canadian) \$100.17, namely—for losses, \$64.29; for general expenses, 30.67; and for dividends to stockholders, 5.21. Hence, also, for every \$100 of premiums received there has been paid out, \$68.68 for losses, \$32.77 for expenses, and \$5.56 for dividends to stockholders.

The above companies have done on the whole an increased volume of business at a diminished expense, while the rates of premiums and losses have remained nearly unaltered from those of the previous year.

INLAND MARINE AND OCEAN INSURANCE.

For Inland Marine Insurance the premiums received were \$162,915, and the losses paid \$73,352. For Ocean Insurance the premiums received were \$377,410 and the losses paid were \$.83,670, while the amount of losses incurred was \$443,622. The Ocean business was therefore very unprofitable, so far as the six reporting companies are concerned; the greater part of this business is, however, done by companies which do not report to this office, but I believe the experience of all has been of the same character for this period, the winter of 1878-9 having been exceptionally disastrous.

LIFE INSURANCE.

The business of Life Insurance in Canada has been transacted during 1879, by 23 active companies, namely:—7 Canadian, 11 British and 5 American. In addition to which there were 7 British and 6 American companies not taking new insurances, but still transacting business connected with their old policies. Only one new company was licensed during the year—the Ontario Mutual—which had been in operation for some years in Ontario, under a charter granted by the Legislature of that province, and entered as a Dominion company in January, 1880, with 1,709 policies, insuring \$1,855,311. One company also failed during the year—the Globe Mutual, of New York—having been placed in the hands of a Receiver in New York in May, 1879. The Canadian policies of this company were, at the date of its last statement, 581 in number, insuring an amount of \$1,132,251. The circumstances of this failure have been fully stated by the Superintendent of Insurance for the State

of New York, and it is unnecessary to comment here upon them, but it is evident that such cases tend to produce distrust, and to have a disastrous effect on the practice of Life Insurance.

The statements for all these companies will be found in full under their respective headings, including also that of the business of the Scottish Provident for 1878, which it is explained by the Manager, was prepared in compliance with my request for the last report, but was inadvertently omitted to be forwarded.

The records of 1879 continue to exhibit the effects of the commercial depression, the new insurances having again decreased largely, and although the amounts surrendered and lapsed are much less this year, thus indicating greater stability among policy-holders, the total amount in force has been again considerably decreased; for this, however, the failure of the *Globe Mutual* is responsible, as the amount in the other companies exhibits an increase.

Life Insurance in force in 1879.

The total net amount of insurance in force at the close of the statements was \$86,273,702, being an apparent increase during the year of \$1,277,200; but taking into account the amount in force of the *Ontario Mutual*, which was not included in the returns of 1878, there has been an actual decrease of \$508,111. This, however, is accounted for by the lapsing of the policies of the insolvent *Globe Mutual* (\$1,132,251), leaving an increase among the other companies of \$524,140, whereas in 1878 the returns showed a decrease during that year of \$666,424.

In Canadian companies the amount in force for 1879 was \$33,246,543, and, allowing for the *Ontario Mutual*, this is an increase of \$2,794,676, the corresponding increase in 1878 having been \$1,786,332.

In British companies the amount for 1879 was \$19,410,829, being a decrease as compared with 1878 of \$912,269, while in the previous year there had been shown an increase of \$998,871.

In American companies the amount in force for 1879 was \$33,616,330, being a decrease of \$2,400,518, of which the insolvency of the *Globe Mutual* accounts for \$1,132,251, and the six withdrawing companies, which do not effect new insurances, account for \$1,163,044 (out of an amount of \$13,211,179 which they had in force in 1878), while the five still active companies show only a small decrease of \$105,223.

New Insurances effected in 1879.

The total amount of insurance effected by all companies was \$11,354,224, being a decrease, compared with 1878, of \$815,531. Leaving out the *Ontario Mutual*, which appears for the first time in this return, this would indicate a decrease for all

the remaining companies of \$1,305,531, being only a little less than the corresponding decrease in 1878.

In Canadian companies the amount effected in 1879 was \$6,112,706, which is an apparent increase for the year of \$604,150; and, leaving out the Ontario Mutual, there is an increase for the remaining companies of \$114,150 as contrasted with the decrease in 1878 of \$216,092.

In British companies the amount effected in 1879 was \$1,877,918, being a decrease of \$911,283, whereas in 1878 there was an increase of \$646,459.

In American companies the amount effected in 1879 was \$3,363,600, being a decrease of \$508,398, the corresponding decrease in 1878 having been \$1,795,319. The five active companies, however, have improved their business, showing an increase of \$222,652, as against a decrease among the same companies in the previous year of \$62,178.

So that while the Canadian companies and the active American companies have recovered from the depression of their business in the previous year, the British companies have largely fallen off, and, on the whole, the new assurances of 1879 have been nearly as much below those of 1878 as those of 1878 were below those of the previous year.

The annexed table will enable the progress of the business to be traced from 1869 to 1879, and it may be noted, that this year, for the first time, the business done by Canadian companies exceeds that done by the British and American companies combined.

AMOUNTS of Insurances effected during the respective years 1869-1879.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1869.....	1,156,855	2,627,392	9,069,885	12,854,132
1870.....	1,584,456	1,657,493*	8,952,747	12,194,696
1871.....	2,623,944	2,212,107	8,486,575	13,322,626
1872.....	5,276,859	1,896,655	13,896,587	21,070,101
1873.....	4,608,913	1,704,338*	14,740,367	21,053,618
1874.....	5,259,822	2,143,080	11,705,319*	19,108,221
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224

* Imperfect.

Amount of Insurance terminated in 1879.

The amount of insurance terminated by natural course, namely by death, maturity and expiry, was \$1,643,123; and that terminated by surrender and lapse \$10,151,980. The former amount differs but little from the amount in 1878,* being only \$20,695 less, while the latter is less by \$1,277,932, which is an encouraging circumstance, considering that in 1878 there was an increase in the amount of lapses and surrenders to the extent of \$285,599 over the previous year. Still an amount of ten millions of insurance surrendered or lapsed in one year out of ninety-seven millions is a serious item, being nearly ten times the amount of natural termination.

The distribution of this termination is as follows:—

	Naturally.		Surrender and Lapse.
Canadian Companies.....	\$274,699 ...		\$3,691,104
British do	363,407 ...		2,445,672
American do	405,017 ...		4,015,204
Total	\$1,043,123 ...		\$10,151,980

Hence, out of every \$1,000 of current risk there has been terminated on the average during the year, \$11·27 in natural course and \$109·68 by surrender or lapse. The corresponding numbers for the years 1877-78 were, respectively, 11·77, 11·61; and 122·26, 124·85. The following table exhibits this termination among the companies by nationalities for the three years.

TERMINATED out of each \$1,000 current risk.

	Naturally.			Surrender and Lapse.		
	1877.	1878.	1879.	1877.	1878.	1879.
Canadian Companies	\$7·90	\$10·81	\$8·18	\$126·74	\$125·52	\$109·86
British do	18·18	16·17	17·09	72·41	80·21	115·03
American do	11·28	9·92	10·74	142·37	146·46	106·51

The details for each company will be found on p. lii.

The lapses of policies occur most frequently during the earlier years of their existence, and so also do the surrenders, though to a less extent; hence we may expect

* The amounts of 1878 given in p. xvi of the Report for that year should be increased by \$1,217 and \$5,353 respectively, on account of the Scottish Provident whose returns had not been received.

that an active company will have more of them in proportion than a company which is ceasing to take new risks, and a young company than an old. It is likely that many policies were lapsed or surrendered in 1877 and 1878, when so many British and American companies were withdrawing, but there is evidently greater stability in the policies now remaining with them; and, in fact, the loss per \$1,000 in the six retiring American companies from surrender and lapse was only \$84.88, while the average for all the American companies was \$106.51. Exactly the reverse is to be expected for policies terminating in natural course, and we find that in these six companies the average amount thus terminated was \$12.42, while in the average of all the American companies it was only \$10.74. In the British companies, not only has there been an unusually large amount surrendered or lapsed among the active companies, but the amount has also increased among the retiring companies, which appears to indicate that these companies are not anxious to retain their Canadian business. The amounts lapsed or surrendered are:—In Canadian companies, 60.38 per cent. of the new insurances; in the active British companies, 109.04 per cent.; and in the active American companies, 86.03 per cent.

It should be observed that in these returns when a policy is said to be surrendered in exchange for a paid-up policy of less amount, it is only the *difference* of the amounts which is considered to be surrendered, and not the full amount of the policy.

Policies in force.

The following table gives the number of Policies in force at the date of the Statements:—

—	Number.	Amount.	Average amount of a Policy.
		\$	\$
Canadian Companies.	21,655	33,246,543	1,535
British do .	9,465	19,410,829	2,051
American do .	21,933	33,616,330	1,533
Totals.	53,053	86,273,702	1,626

These average amounts in each case shew a decrease on the previous year, arising probably from the exchange of ordinary policies into paid-up policies of lesser amounts; the respective averages of the new policies of 1879 being in Canadian companies \$1,642, in British \$2,202, in American \$1,831. The above number of policies probably represents about 50,000 insurers, being about 12 per

thousand of the population, and supposing one-fifth of the population to be insurable, it would show that only about six out of every hundred insurable persons avail themselves of the benefits offered by Life Insurance. There is evidently still a large field for the operations of the companies, and especially among the industrial classes.

The numbers of lives insured in the different companies are not fully given. As far as the data go, I gather, as an approximation, that the annual death-rate among the insured lives was for the past year 6.94 per 1,000, a low rate.

The following table gives the amount of income from premiums received by all companies, from 1869 to 1879, inclusive.

PREMIUM—INCOME during the respective Years—1869–1879.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1869	164,010	515,741	557,708	1,238,359
1870	203,922	531,250*	729,175	1,464,347
1871	291,897	570,449	990,628	1,852,974
1872	417,628	596,982	1,250,912	2,265,522
1873	511,235	594,108*	1,492,315	2,597,658
1874	638,854	629,808	1,575,748*	2,844,410
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,437,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
† 1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
Total	6,221,007	6,388,072	13,204,729	25,813,808

The total amount paid to policy-holders during 1879 is as follows:—

Death claims (including bonus additions).....	\$828,295
Matured endowments.....	121,194
Annuitants	2,447
Paid for surrendered policies.....	128,126
Dividends to policy-holders.....	221,418
Total.....	\$1,301,480

Hence for every \$100 of premiums received, there has been paid to policy-holders \$49.81, leaving \$50.19 to be carried to reserve, expenses and profits.

The following table gives the distribution of the above payments among the several companies.

† Including the Scottish Provident.

PAYMENTS TO POLICY-HOLDERS.

Companies.	Death Claims.	Matured Endow- ments.	Paid to Annu- tants.	Paid for Surrendered Policies.	Dividends paid to Policy- holders.	Total paid to Policy- holders.	Net Premium Income (includ- ing consider- ation for An- nuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	135,865 25	6,949 18	648 00	32,533 78	42,146 74	218,142 95	536,293 05
Citizens	6,000 00	2,000 00	None.	4,176 50	1,377 25	13,553 75	28,293 62
Confederation	27,581 70	None.	847 30	5,332 30	3,336 22	37,097 52	154,898 11
Mutual Life	14,298 07	None.	None.	1,646 55	None.	15,944 62	30,804 73
Ontario Mutual.....	10,500 00	None.	None.	974 14	10,000 71	21,474 85	62,537 01
Sun	17,574 90	None.	None.	5,519 47	1,298 49	24,392 86	101,843 67
Toronto.....	None.	None.	None.	510 99	None.	510 99	4,674 10
Totals	211,819 92	8,949 18	1,495 30	50,693 73	58,159 41	331,117 54	919,344 29
<i>British Companies.</i>							
Briton Life.....	2,000 00	None.	None.	None.	None.	2,000 00	4,094 17
Briton Medical.....	33,361 00	1,216 67	None.	1,343 46	None.	35,921 13	32,005 38
Commercial Union..	20,958 53	None.	None.	2,951 35	1,661 00	25,570 88	22,995 80
Edinburgh.....	5,893 34	None.	200 22	1,621 90	8,265 16	15,980 62	19,483 37
Life As-ociation of Scotland.....	59,018 72	None.	140 88	12,450 85	None.	71,610 45	98,359 33
Liverpool and Lon- don and Globe.....	1,116 70	None.	363 00	439 90	53 92	1,973 52	10,136 42
London & Lancashire	18,850 00	None.	None.	3,109 72	725 00	22,684 72	53,456 19
London Assurance..	None.	None.	None.	None.	None.	None.	917 02
North British.....	33,057 22	None.	None.	5,069 81	96 70	38,223 73	26,988 81
Positive	16 66	None.	None.	2,204 82	None.	2,221 48	194 00
Queen	2,372 61	None.	None.	409 35	1,467 85	4,249 81	10,641 62
Reliance	5,216 67	None.	None.	1,944 57	None.	7,161 24	31,800 79
Royal	21,612 43	486 67	None.	2,088 02	None.	24,187 12	27,725 06
Scottish Amicable...	11,720 00	None.	None.	4,355 08	None.	12,155 08	18,461 71
Scottish Provident..	1,703 33	None.	None.	1,498 45	None.	3,201 78	5,449 94
Scottish Provincial..	25,002 77	5,511 50	None.	3,585 82	72 26	34,172 35	33,382 68
Standard	61,917 14	None.	223 02	6,430 32	1,296 53	69,867 01	152,237 29
Star.....	5,923 47	None.	None.	840 76	None.	6,764 23	17,545 55
Totals.....	309,740 59	7,214 84	927 12	44,424 18	13,638 42	375,945 15	565,875 18
<i>American Companies.</i>							
Ætna Life	65,361 44	51,885 00	None.	1,740 26	45,713 45	164,700 15	307,847 00
Connecticut	80,772 00	14,453 00	None.	None.	46,329 53	141,554 53	145,734 45
Equitable	45,500 00	1,200 00	25 00	1,278 01	17,270 29	65,273 30	180,327 01
Metropolitan	4,000 00	None.	None.	None.	None.	4,000 00	35,977 24
National Life.....	4,080 00	200 00	None.	3,537 00	None.	7,817 00	12,650 63
New York.....	23,741 65	16,784 10	None.	4,215 11	10,203 05	54,943 91	130,944 46
North Western	12,000 00	200 00	None.	791 44	10,557 47	23,548 91	36,234 80
Phoenix of Hartford.	25,869 00	6,000 00	None.	None.	16,000 82	47,869 82	88,732 64
Travelers	10,085 00	1,000 00	None.	7,353 62	None.	18,438 62	89,690 85
Union Mutual.....	35,325 00	13,398 00	None.	13,753 12	3,497 34	65,883 46	91,690 71
United States.....	None.	None.	None.	339 52	47 90	387 42	1,706 92
Totals	306,734 09	105,030 10	25 00	33,008 08	149,619 85	594,417 12	1,121,536 71

RECAPITULATION.

Canad. Companies...	211,819 92	8,949 18	1,495 30	50,693 73	58,159 41	331,117 54	919,344 29
British do	309,740 59	7,214 84	927 12	44,424 18	13,638 42	375,945 15	565,875 18
American do	306,734 09	105,030 10	25 00	33,008 08	149,619 85	594,417 12	1,121,536 71
Totals.....	828,294 60	121,194 12	2,447 42	128,125 99	221,417 68	1,301,479 81	2,606,756 18

Taking the mean of the amounts in force at the ends of 1878 and 1879 to represent the amount of risks current for the year, and comparing it with the premiums received and the claims paid (excluding the annuity business), we find the following results :—

The average rate of premiums received for every \$100 of current risks is :—In Canadian companies, \$2.87; in British, \$2.85, in American, \$3.22; and for all companies, the average is \$3.01.

The average rate of claims paid for every \$100 of current risks is :—In Canadian companies, \$0.63; in British, \$1.60; in American, \$1.18; and for all companies, the average is \$1.10.

Canadian Companies.

The condition of the Canadian companies will be found exhibited very fully in the statements under their respective headings. In computing their re-insurance reserves they all employ the Institute H.M. Table of Mortality at 4½ p.c. interest, with the exceptions of the Mutual Life, which employs the Carlisle Table at 5 p.c. interest, and the Ontario Mutual, which employs the old Actuaries Table at 4 p.c. The following is an abstract of their assets and liabilities, and income and expenditure.

CANADIAN COMPANIES.
ASSETS AND LIABILITIES.

Companies.	Assets.	Liabilities including reserve, but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	3,825,245 31	3,100,110 06	725,135 25	125,000 00	600,135 25
Citizens' (Life Department).	130,480 02	125,416 32	5,063 70	*	*
Confederation	564,451 01	408,089 61	156,361 40	50,000 00	106,361 40
Mutual Life.....	146,365 88	117,362 50	29,003 38	†50,000 00	.....
Ontario Mutual Life.....	179,505 51	147,611 43	31,894 08	None.	31,894 08
Sun	397,777 32	\$308,043 71	89,733 61	62,500 00	27,233 61
Toronto Life... ..	59,396 89	23,602 22	35,794 67	29,304 35	6,490 32

* The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.
† Guarantee Fund.
‡ Including liability, Accident Department, \$6,944.00.

By comparison of the column containing the amounts of surplus of assets over liabilities available for the protection of policy-holders with the corresponding column*

* For corrected amount of surplus (1878), in the case of the Canada Life, see note annexed to its statement, p. 130.

for the previous year, it will be seen that every company has this year increased its surplus, the amount of increase in the several companies being as follows:—Canada Life, \$109,152; Confederation, \$31,340; Mutual, \$5,952; Ontario Mutual, \$2,744; Sun Mutual, \$7,366; Toronto, \$2,832. These increases have arisen entirely out of the business, and are not due to any fresh capital paid up, with the exception of a small amount in the Toronto. It should also be noted that the Ontario Mutual (being a purely mutual company and having no capital stock) makes a division and payment of profits to its policy-holders every year, and thus retains a smaller amount of profits to be carried to surplus than would appear in ordinary years if it made its division quinquennially.

INCOME.

Companies.	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	536,293 05	None.	194,014 21	10,044 78	740,352 04
Citizens' (Life Department).	23,293 62	None.	6,760 08	None.	35,053 70
Confederation.....	151,193 51	3,704 60	28,776 61	None.	183,674 72
Mut al Life.....	30,804 73	None.	4,911 67	86 60	35,802 40
Ontario Mutual Life.....	62,537 01	None.	9,647 04	None.	72,184 05
Sun	*101,843 67	None.	21,773 97	355 81	123,973 45
Toronto Life	4,674 10	None.	3,814 73	190 30	8,679 13

* This does not include the premiums of its Accident business, amounting to \$5,910 59.

EXPENDITURE.

Companies.	Paid to Policy holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.	Surplus of Income over Expenditure.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	218,142 95	115,494 74	18,750 00	352,387 69	387,964 35
Citizens' (Life Department).	13,553 75	13,137 70	1,069 63	27,761 08	7,292 62
Confederation	37,097 52	46,761 51	5,000 00	88,859 03	94,815 69
Mutual Life.....	15,944 62	13,831 39	*1,260 00	31,036 01	4,766 39
Ontario Mutual Life.....	21,474 85	16,186 94	None.	37,661 79	34,522 26
Sun	†24,392 86	41,001 86	5,000 00	70,394 72	53,578 73
Toronto.....	510 99	1,471 18	2,271 42	4,253 59	4,425 54

* Interest on paid up Guarantee Fund.

† This does not include the payment on account of its Accident claims, amounting to \$1,205.80.

From these tables it appears that the Canadian companies have received an income of \$1,199,719.49, drawn from the following sources:—

	\$	cts.
Premiums and annuity sales.....	919,344	29
Interest and dividends..	269,698	31
Sundry.....	10,676	89
Total.....	\$1,199,719	49

And they have expended \$612,353.91 under the following items:—

	\$	cts.
Paid to policy-holders and Annuitants.	331,117	54
General expenses..... ..	247,885	32
Dividends to stockholders.....	33,351	05
Total.....	\$612,353	91

Hence out of every \$100 of income, there have been expended in payment to policy-holders \$-7.60; in general expenses, \$20.66; and in dividends to stockholders, \$2.78; leaving \$48.96 to be carried to reserve.

The percentages of general expenses to total income are in the individual companies, as follows:—Canada, 15 60; Citizens', 37.48; Confederation, 25.46; Mutual, 38 63; Ontario Mutual, 22.42; * Sun, 31.57; Toronto, 16.95; but these percentages must not be taken as a proper gauge of the economy of management of a company; because the expenses connected with the acquirement of new insurances are very much greater than those connected with the retention of old policies, and a young and progressive company which has necessarily a large proportion of new insurances, may thus show a larger ratio of expenditure than another and older company, even though the ratio of expenses on each class of business in the two were the same.

INSOLVENT COMPANIES.

The Provincial and the Canada Agricultural are still in course of liquidation by the assignees, whose respective statements will be found at pp. 80 and 20 of this report. The former have paid two dividends of 20 per cent. each on claims ranking on the deposit previously held by the Receiver-General; the latter have paid two dividends of 10 per cent. each. In both cases the decision of the Courts is waited for in suits against the stockholders for payment of calls.

In the Atlantic Mutual of Albany, the Schedule of claims has not yet been completed before the Referee at Albany, but the Receiver hopes to declare a dividend shortly. So far as the Canadian policy-holders are concerned, the affairs of the company have been under the control of the Court of Chancery of Ontario since February, 1878, when an assignee, J. W. Taylor, Esq., Master in Chancery, was

* Including its Accident income.

appointed by that Court. The deposit of the company with the Receiver-General is still held by him, waiting the order of the Court.

The Globe Mutual of New York was declared insolvent both in the State of New York, and by the Superior Court of Lower Canada at Montreal, in June, 1879, and W. C. Wells was appointed Assignee by this Court, pursuant to the Statute. The deposit in the hands of the Receiver-General was paid over by him, by order of that Court, to its Prothonotary on 10th July, 1879. A schedule of the Canadian claims having been prepared by the Assignee with the concurrence of the New York Assignee, the balance of the deposit was by order of the Court paid over to the latter, and the Canadian Assignee was on the point of making the distribution to the claimants in May of this year, when he was stopped by an injunction procured from one of the Courts of Lower Canada, at the instance of the New York Assignee, who now claims that the Canadian policies of the company come within the proviso of Section 16 of the Insurance Act of 1877, as being on the "mutual" principle, and that they can only share in the distribution of the assets on the same terms as the American policies. The matter is expected to come before the Court for decision in September.

CO-OPERATIVE OR MUTUAL BENEFIT COMPANIES.

Many organizations under these or similar titles are believed to exist in Canada and to have been largely extending their operations of late. Some of these have their head-quarters in the Union, and are debarred by law from operating in many of the States. The schemes presented by them to the public are various, but are mainly founded on the principle of levying, on the death of a member, an assessment (in general of fixed amount) on the surviving members, thus professing to give what they term "Life Insurance at cost."

The Department of Justice of the Dominion has given the opinion that such companies come within the scope of our statutes relating to Life Insurance, and are required to take out a license, without which their proceedings are illegal, and subject the parties concerned to the penalties prescribed by the statute.

As, however, it may be doubted whether such organizations were within the contemplation of the Legislature when passing the statute, and in view of the circumstances that some provisions of the statute are inapplicable to such organizations, and that a recent judgment in one of the Courts of the United States has decided that such are not Life Insurance Companies, some special legislation may appear to be required.

Without entering into the much-debated question, whether, theoretically, the principle on which these societies are founded is sound or not, it is evidently of great importance that full information should be obtained as to their practical working and

its results, not only as furnishing a test of the soundness of their principles, but also because it is unfair to the regular Life Insurance Companies, with whom they are entering into vigorous competition, that the latter should be subjected to governmental supervision and compelled to lay before the public the fullest details of their condition and operations, while these are free of all control, and can keep their operations completely concealed. In some of the States returns from these companies are required by law, and I notice in the last Report of the Insurance Commissioner of the State of Connecticut, that he gives the statement of one such company—apparently the only one in the State—which returns an income for the year 1879 of \$38,775, derived from admissions, dues and assessments, of which \$4,899 was paid for death losses, and the whole of the remainder went for salaries, commissions and expenses, the two former items alone swallowing up \$31,518.

I would suggest that all societies of the nature in question should be required to register themselves in this office, and to make returns annually of their condition and business, and that power of supervision over them should be given to the Superintendent of Insurance, with authority to cancel the registration where deemed advisable.

QUINQUENNIAL VALUATION.

The valuation of the policies of all the licensed Life Insurance Companies, required by statute to be made once at least in every five years, has been this year undertaken and is nearly completed. Many of the results are already embodied in the statements of the companies, and I hope shortly to give an analysis and abstract of the whole valuation in a Supplementary Report.

Legislation and Judicial Decisions.

No general legislation on the subject of Insurance took place during the last Session of Parliament, except that the repeal of the "Insolvent Act," also repealed by implication the Act 41 Vic., chap. 21, passed in the previous Session for the winding-up of Insolvent Fire and Marine Insurance Companies. Two Bills were introduced by private Members, with the object of supplying the place of the repealed Act, but neither of them proceeded to a third reading.

By a judgment of the Supreme Court of Canada, delivered 21st June, 1880, the important question of the constitutionality of the Act 39 Vic., Chap. 24, passed by the Provincial Legislature of Ontario, may be considered to be decided so far as the Courts of the Dominion are concerned, its validity having been upheld by a majority of the Judges—four against two. The Act in question prescribes that certain conditions, as set forth in a schedule, shall be printed on every policy of Fire Insurance in Ontario, and that any variation, omission or addition shall be printed in conspicuous type and in ink of a different color; and in case of any insurer failing to so print these conditions, the policy as against him shall be deemed to be without conditions.

All the great companies having declined to issue policies in the form and manner prescribed, and judgment having been given against them in certain cases in the Ontario Courts, an appeal was carried to the Supreme Court in the cases of the Queen Insurance Company *vs.* Parsons, the Citizens' Insurance Company *vs.* Parsons and the Western Insurance Company *vs.* Johnston, with the result above stated.

I regret that I am unable to append to this Report the judgments of the several Judges in these cases, as they are of extreme interest and importance, and raise a serious question as to the validity of the whole of the legislation of the Parliament of the Dominion on the subject of Insurance. But, as I understand that the companies intend to petition for leave to appeal to the Privy Council, the delay in publication becomes of less consequence.

I have the honor to be, Sir,

Your most obedient servant,

J. B. CHERRIMAN

Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1879, IN ACCORDANCE
WITH THE INSURANCE ACTS
OF 1875 AND 1879.

GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PER CENTAGE LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1879.
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	No. of New Policies, including Renewals.	Gross Amount of said Policies.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
							Not Registered.	Registered.
	\$		\$	\$	\$	\$	\$	\$
*British America.....	166,401	.....	21,054,527	19,845,942	106,932	101,804	8,937	None.
Canada Fire.....	141,378	.....	12,443,690	10,592,590	99,184	102,582	20,579	2,500
Citizens'.....	89,718	.....	10,678,765	9,131,773	75,658	71,197	7,175	8,768
Dominion.....	58,308	.....	7,628,595	4,901,899	40,341	24,024	6,955	None.
London Mutual Fire.....	92,987	.....	13,302,495	37,445,541	86,880	85,031	24,683	317
National Fire.....	44,016	.....	4,863,506	5,131,035	29,610	28,502	14,504	None.
Quebec.....	60,600	.....	6,825,912	7,340,412	23,311	19,511	3,800	None.
*Royal Canadian.....	116,754	.....	15,381,254	14,086,075	68,173	54,597	17,955	None.
Sovereign.....	63,995	.....	6,849,267	21,579,813	68,432	58,777	19,767	1,093
*Western.....	268,935	.....	25,571,686	28,769,551	139,288	131,328	16,287	4,500
Totals for 1879.....	1,102,822	.....	124,652,727	158,824,631	747,809	637,353	140,682	17,178
Totals for 1878.....	1,161,896	.....	127,288,165	171,430,720	605,428	828,069	97,665	40,997

BRITISH COMPANIES.

Commercial Union.....	190,264	7,971	21,388,500	17,435,959	141,908	129,537	21,228	2,321
Guardian.....	50,253	2,294	6,451,398	7,690,148	41,255	40,661	3,000	4,000
Imperial.....	149,449	7,015	15,440,131	14,693,226	89,028	82,762	7,131	7,900
Lancashire.....	151,064	8,078	15,724,505	14,645,902	108,032	90,180	22,558	3,900
Liverpool and London and Globe	157,617	8,320	19,576,874	21,990,100	84,311	78,429	8,570	None.
London Assurance.....	51,095	2,251	6,902,556	6,441,650	43,686	44,827	None.	1,350
North British.....	262,508	14,323	32,101,616	26,162,698	152,068	163,880	9,076	2,400
Northern.....	68,628	4,402	8,927,204	8,289,145	44,961	46,434	360	800
Phoenix of London.....	150,898	5,380	16,068,026	15,401,274	120,831	147,524	9,758	None.
Queen.....	182,042	8,452	17,155,211	15,855,355	113,354	115,064	6,822	8,500
13. Royal.....	343,317	17,666	36,760,287	43,762,976	240,694	237,268	13,613	6,220

Scottish Commercial.....	80,516	4,937	9,486,558	9,334,575	55,564	46,439	9,125	250
Scottish Imperial.....	51,503	3,435	7,210,429	6,647,351	52,577	47,545	6,060	800
Totals for 1879.....	1,899,154	.....	213,131,295	208,265,359	1,288,267	1,275,540	117,211	38,441
Totals for 1878.....	1,994,940	.....	213,127,414	202,702,743	942,475	880,571	105,452	52,503

AMERICAN COMPANIES.

Alma.....	110,533	.....	12,076,730	7,225,130	86,539	87,139	3,050	None.
Agricultural of Wauertown.....	27,279	3,331	2,725,307	24,241,924	40,085	34,325	5,760	None.
Hartford.....	80,184	4,812	7,216,103	7,842,109	47,077	55,215	1,400	1,500
Phenix of Brooklyn.....	7,516	.....	992,257	958,832	5,328	5,626	76	None.
Totals for 1879.....	225,512	.....	22,920,397	40,267,995	179,029	182,305	10,266	1,500
Totals for 1878.....	211,594	.....	19,432,178	35,766,238	125,112	114,034	17,717	750

RECAPITULATION.

10. Canadian Companies	1,102,822	.....	124,652,727	158,894,631	747,809	687,353	140,682	17,178
13. British	1,899,154	.....	213,131,295	208,265,359	1,288,267	1,275,540	117,211	38,441
4. American	225,512	.....	22,920,397	40,267,995	179,029	182,305	10,266	1,500
Grand Totals for 1879	3,227,488	.....	360,704,419	407,357,985	2,215,105	2,145,198	268,179	57,119
Grand Totals for 1878	3,368,430	.....	359,847,757	409,899,701	1,673,015	1,822,674	221,834	94,250

* Fire business in Canada only. For other business see following pages.
† This Company re-insured from the Ottawa Agricultural \$20,262,060, on the 1st April, receiving on account thereof \$52,500; these amounts are not included in the columns of new policies and premiums.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the years 1869-1879.

Premiums Received.											Total.
1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	
<i>Canadian Companies.</i>											
British America	113,833	135,852	174,047	191,935	194,077	184,799	146,532	174,892	174,006	166,401	1,769,851
Canada Agricultural					109,892	131,639	115,897	97,468			454,896
Canada Fire							94,788	133,625	118,055	141,378	487,746
Citizens'						129,893	244,363	136,653	91,971	89,718	692,598
Dominion									27,175	58,308	85,483
London Mutual Fire	60,702	71,135	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,957	339,052
National Fire							86,098	93,812	60,070	44,046	284,026
Ottawa Agricultural							64,882	96,174	35,858		194,861
Provincial	99,913	171,514	161,168	190,857	244,331	217,213	179,236	72,495			1,431,350
Quebec	72,234	73,602	77,508	76,169	79,453	86,424	82,203	80,042	66,012	60,600	825,972
Royal Canadian						392,434	312,951	196,014	146,773	116,754	1,425,604
Sovereign		20,680	59,121	55,623	83,260	80,091	92,656	95,117	82,819	63,695	633,052
Stadacona					21,918	183,009	20,429	84,132			490,483
Western	154,680	180,730	227,698	256,598	254,049	252,355	232,431	276,395	270,716	268,935	2,636,793
	501,362	536,600	707,418	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	12,254,872
<i>British Companies.</i>											
Commercial Union	81,890	86,371	80,162	57,329	84,066	127,253	133,695	174,249	195,590	190,264	1,240,651
Guardian	3,156	8,780	17,392	32,947	54,387	50,905	42,717	54,433	51,813	50,253	418,008
Imperial	64,522	82,004	85,915	107,750	134,710	126,915	121,548	133,012	156,988	149,449	1,312,637
Lancashire	40,487	34,615	33,561	43,967	66,733	71,455	101,116	142,109	161,838	161,064	900,032
Liverpool and London											
and Globe	286,398	273,303	263,696	260,262	258,632	138,480	106,771	129,083	148,024	157,617	2,242,214
London Assurance	55,931	56,496	63,330	67,385	79,368	47,450	45,893	74,425	61,272	51,095	662,731
North British and Mercantile											
Northern	141,822	168,500	203,724	235,290	309,234	292,563	265,910	288,913	282,475	262,508	2,773,485
Phoenix of London	18,115	25,252	50,682	69,905	72,359	60,830	59,737	68,739	76,040	63,628	616,744
Queen	86,081	82,643	80,133	108,215	158,403	162,030	151,233	157,844	171,410	150,898	1,497,383
Royal	91,048	106,616	122,609	150,530	179,562	160,594	153,273	198,087	193,654	182,042	1,704,354
Scottish Commercial	241,683	238,451	262,509	315,818	371,045	405,501	323,450	360,915	359,006	343,317	3,583,289
						37,446	46,774	76,932	82,240	80,516	323,908

Scottish Imperial	4,873	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	483,866
<i>American Companies.</i>												
.....	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	17,789,052
<i>Atina.....</i>	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	1,537,093
Agricultural of Water-												
town		5,431	68,361	73,613	64,641						*27,279	239,325
Andes			31,431									31,431
Hartford		75,229	60,909	80,687	103,685	90,992	96,054	78,207	83,332	86,618	80,184	893,338
Home	No return.								11,858	6,075	7,516	61,045
Phoenix of Brooklyn							15,506	20,090				
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	2,762,232

RECAPITULATION.

Canadian Companies ..	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,104,822	12,254,872
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	17,789,052
American Companies...	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	2,762,232
Grand Totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,367,430	3,227,488	32,806,156

* This is exclusive of \$93,310 received for re-insurance of the risks of Canada Agricultural and the Ottawa Agricultural.

† Formerly the Agricultural Mutual.

‡ Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869-1879.

Losses Paid.														Total.
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	\$	\$	
<i>Canadian Companies.</i>														
British America	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	1,017,783		
Canada Agricultural						41,317	63,437	102,056	83,291			290,101		
Canada Fire								35,688	134,715	78,517	102,583	351,502		
Citizens							62,632	169,608	309,010	63,599	71,197	681,046		
Dominion										10,675	34,034	44,700		
*London Mutual Fire.....	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	618,505		
National Fire								42,839	167,447	43,944	28,502	287,732		
Ottawa Fire							280	14,362	52,743	40,779		957,146		
Ottawa Agricultural	81,431	69,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522			108,154		
Provincial	8,990	152,076	17,532	60,630	57,606	27,840	61,658	105,753	37,747	15,304	19,511	584,697		
Quebec						157,672	322,405	332,977	560,179	55,147	54,597	1,482,977		
Royal Canadian			2,132	10,074	20,249	37,210	44,546	66,201	39,998	65,311	58,777	364,538		
†Sovereign							54,854	243,016	286,070	189,755		773,685		
Stadacona	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	256,067	112,845	131,328	1,594,709		
Western														
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,246	1,599,048	2,186,162	828,069	687,353	9,187,295		
<i>British Companies.</i>														
Commercial Union	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	1,664,218		
Guardian	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	412,575	22,081	40,661	681,979		
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	680,979	67,230	82,762	1,361,167		
Lancashire	29,368	28,212	25,055	53,670	46,802	45,038	46,393	40,367	454,572	70,674	99,180	930,321		
Liverpool and London and Globe.....	183,579	251,405	215,563	244,474	136,608	161,156	193,477	118,373	526,275	37,093	78,439	2,119,392		
London Assurance	66,274	33,221	35,631	84,493	43,875	56,724	16,544	37,883	25,118	29,697	44,837	413,692		
North British and Mercantile	47,829	115,367	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	2,423,860		
Northern	6,609	2,781	22,709	60,948	67,722	35,269	44,184	31,865	505,441	51,251	46,434	878,213		
Phoenix of London	2,819	128,845	37,226	86,919	53,009	81,732	121,577	92,711	72,313	47,778	147,534	893,683		
Queen	31,800	56,251	89,272	101,478	99,538	126,903	123,729	135,038	856,975	111,799	115,064	1,847,867		
Royal	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	2,865,530		
Scottish Commercial							9,977	39,648	14,247	37,401	46,439	147,712		
Scottish Imperial	None.	17,134	18,127	45,029	60,811	60,035	33,840	33,769	24,753	33,491	47,515	374,526		
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,163,858	5,718,305	880,571	1,275,540	16,192,653		

XXXXII

<i>American Companies.</i>											
Etna.....	82,299	111,235	116,913	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139
Agricultural of Watertown.....	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325
Andes.....	.....	.....	5,688	.....	.....	.....	.....	.....	.....	.....	.....
Hartford.....	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,216
Home.....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Brooklyn.....	.....	.....	.....	.....	.....	.....	2,558	15,719	77,044	2,451	5,626
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305
											2,229,743
RECAPITULATION.											
Canadian Companies.....	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353
British Companies.....	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540
American Companies.....	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305
Grand Totals.....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198
											27,619,691

* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

SUMMARY of Fire Insurance in Canada, for the Years 1869 to 1879 inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each year.	Amount of Risk at date of Statements.	Losses Paid.
<i>Canadian Companies.</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	281,834,162	1,599,048
1877.....	1,622,955	168,965,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
	12,254,872	1,227,795,711	.....	9,187,295
<i>British Companies.</i>				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,083,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
	17,789,052	1,903,356,532	.....	16,092,653
<i>American Companies.</i>				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,528,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,054,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
	2,762,232	233,160,666	.....	2,329,743
TOTALS FOR ALL THE YEARS FROM 1869 TO 1879 INCLUSIVE.				
Canadian Companies.....	12,254,872	1,227,795,711	.....	9,187,295
British do.....	17,789,052	1,903,356,532	.....	16,092,653
American do.....	2,762,232	233,160,666	.....	2,329,743
Grand Total.....	32,806,156	3,364,312,909	.....	27,609,691

*The returns marked thus are imperfect.

INLAND Marine Insurance Business in Canada, for 1879.

	Net Cash received for Premiums.	Number of New Policies.	Gross Amount of said Policies.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
						Not Resisted.	Resisted.	
CANADIAN COMPANIES.								
Anchor Marine.....	\$ 18,746	721	2,365,702	\$ 52,075	\$ 12,226	\$ 3,000	\$ None.	\$ 11,384
British America.....	20,731	.....	4,106,868	16,200	3,357	689	None.	1,980
Canada Fire and Marine.....	None.	None.	None.	None.	1,733	None.	None.	None.
Merchants' Marine	15,969	733	1,637,235	17,800	4,007	729	None.	4,303
Royal Canadian	18,723	.....	4,045,676	152,600	13,190	3,669	None.	16,859
Western.....	17,582	.....	1,622,513	40,600	11,609	2,660	None.	7,229
AMERICAN COMPANIES.								
Phenix of Brooklyn	91,751	.....	13,777,994	.....	46,122	10,747	None.	41,755
	26,562	.....	2,961,025	64,108	11,126	None.	None.	11,126

RECAPITULATION.

Canadian Companies.....	91,751	.....	13,777,994	.....	46,122	10,747	None.	41,755
American do.....	26,562	.....	2,961,025	.....	11,126	None.	None.	11,126
	118,313	.....	16,739,019	.....	57,248	10,747	None.	52,881

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1879.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, Renewed.	Net Amount of Risk at Date.	Net Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.	Remarks.
					Not Registered.	Registered.		
	\$	\$	\$	\$	\$	\$	\$	
Fire Insurance	715,199	99,974,999	85,526,872	411,590	118,289	2,500	475,978	In all countries.
Inland Marine	34,799	8,182,428	230,950	12,477	2,238	None.	11,650	
Marine, Ocean	72,141	9,562,652	483,288	63,590	23,866	None.	72,788	
	822,139	117,720,079	86,241,110	487,657	144,393	2,500	560,416	31st Dec., 1879.

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.

Fire Insurance	371,742	39,521,415	14,086,076	353,713	17,955	21,015	338,817	In all countries.
Inland Marine	33,693	6,019,631	152,600	20,370	5,247	None.	25,617	
Marine, Ocean	61,916	6,667,594	302,950	72,817	9,432	None.	75,249	
	467,351	52,208,640	14,541,625	446,900	32,634	21,015	439,633	31st Dec., 1879.

WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance	775,051	76,146,610	68,332,469	445,668	65,663	8,125	476,336	In all countries.
Inland Marine	33,145	8,189,078	57,100	18,146	2,660	None.	13,766	
Marine, Ocean	52,562	5,073,651	504,058	36,161	12,805	None.	37,780	
	860,758	89,409,339	68,893,627	499,975	81,128	8,125	527,882	31st Dec., 1879.

ANCHOR MARINE INSURANCE COMPANY, TORONTO.

Inland Marine.	18,746	2,365,702	52,075	12,226	3,000	None.	11,384	In Canada.
Marine, Ocean.	52,269	4,248,802	490,747	59,103	24,500	13,000	84,570	
	71,015	6,614,504	542,822	71,329	27,500	13,000	95,954	31st Dec., 1879.

MERCHANTS' MARINE INSURANCE COMPANY.

Inland Marine.	15,970	1,637,235	17,800	4,007	729	None.	4,303	In Canada.
Marine, Ocean.	75,863	5,232,935	396,237	55,238	5,567	None.	54,887	
	91,833	6,870,170	414,037	59,245	6,296	.....	59,190	31st Dec., 1879.

PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.

Fire Insurance	7,516	902,257	958,832	5,626	76	None.	5,328	In Canada.
Inland Marine.	26,562	2,961,025	64,108	11,126	None.	None.	11,126	
Marine, Ocean.	62,69	7,844,511	175,354	96,761	23,600	None.	118,348	
	96,737	11,707,793	1,198,294	113,513	23,676	None.	134,802	31st Dec., 1879.

TABLE 1.—Showing the TOTAL ASSETS, and their nature, of Canadian
CANADIAN COM

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Anchor Marine.....	31st March, 1874	None.	10,175 65	55,430 00
British America	1833	112,790 09	21,945 00	867,561 40
Canada Fire and Marine.....	1st September, 1875..	None.	155 00	79,600 40
Citizens'	1st January, 1865....	85,000 00	3,000 00	83,405 00
Dominion	1st January, 1878	None.	None.	24,670 00
London Mutual Fire	1859.....	None.	4,194 15	25,000 00
Merchants' Marine	1st April, 1876..	None.	None.	31,800 00
National Fire.....	12th January, 1876...	None.	925 00	71,440 00
Quebec ..	1818.....	40,000 00	None.	287,925 00
Royal Canadian	13th August, 1873 ...	15,000 00	33,500 00	348,212 50
Sovereign	July, 1871 ...	None.	858 32	111,880 94
Western.....	August, 1851.....	67,408 59	48,459 36	954,799 39

* Including premium notes, \$202,546.10.

Companies doing business of Fire or Inland Marine Insurance.

PANIES.—ASSETS.—1879.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	58,125 04	17,529 51	530 00	13,858 41	155,648 61	Inland and Ocean.
None.	186,080 37	120,899 06	16,598 38	16,063 28	1,341,937 58	Fire, Inland & Ocean.
None.	19,588 07	19,497 32	2,606 45	7,932 59	129,379 83	do do
None.	8,271 20	7,397 83	3,806 87	27,896 86	218,777 76	Fire, Accident and Guarantee.
200 00	9,040 53	50,403 93	1,827 88	1,311 08	87,453 42	Fire.
None.	*249,195 60	18,133 25	None.	607 83	297,130 83	do
None.	37,606 69	42,168 64	900 00	16,123 81	128,599 14	Inland and Ocean.
None.	7,584 85	4,785 78	1,237 50	1,610 51	87,583 64	Fire.
None..	None.	51,720 89	2,132 59	778 00	382,556 48	do
None.	79,548 91	51,524 00	None.	2,348 07	530,133 48	Fire, Inland & Ocean.
None.	24,331 29	None.	225 50	2,253 33	139,549 38	Fire.
None.	127,039 37	139,043 41	6,071 15	3,427 89	1,346,249 16	Fire, Inland & Ocean.

TABLE II.—Showing the ASSETS in Canada of British and American
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Commercial Union.....	11th September, 1863	None.	None.	106,580 00
Guardian ...	1st May, 1869.	None.	None.	100,343 68
Imperial.....	1864.....	None.	None.	105,700 00
Lancashire	July, 1864	None.	50,000 00	121,160 00
Liverpool and London and Globe...	4th June, 1851	96,846 45	623,487 12	162,862 83
London Assurance.....	1st March, 1862	None.	None.	150,000 00
North British.....	1862.....	73,240 00	25,134 65	487,964 23
Northern.....	1867.....	None.	None.	100,100 00
Phoenix of London.....	1804.....	None.	None.	100,297 00
Queen.....	5th July, 1859.....	100 00	1,920 00	151,100 00
Royal	About 1848	110,000 00	None.	320,846 80
Scottish Commercial.....	1st June, 1874.....	None.	None.	109,310 70
Scottish Imperial.....	1869	None.	None.	98,842 62

AMERICAN

Ætna, Fire	1821	None.	None.	104,510 69
Agricultural of Watertown.....	October, 1878.....	1,100 00	None.	103,000 00
Hartford.....	1836.....	None.	None.	94,163 00
Phenix of Brooklyn.....	1st May, 1874.....	None.	None.	104,000 00

Companies doing business of Fire and Inland Marine Insurance in Canada.

ASSETS IN CANADA, 1879.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	8,696 75	4,240 15	373 11	1,500 00	121,390 01	Fire.
None.	None.	None.	None.	None.	100,343 68	do
None.	None.	15,654 69	None.	None.	121,354 69	do
None.	7,426 36	10,161 48	2,174 09	None.	190,921 93	do
940 00	3,730 73	30,669 64	16,288 07	2,000 00	936,824 84	Fire and Life.
None.	None.	None.	None.	None.	150,000 00	do
None.	30,736 13	92,908 87	9,021 32	3,566 19	782,571 39	do
None.	6,407 99	3,769 68	711 80	None.	110,989 47	Fire.
None.	None.	None.	None.	None.	100,297 00	do
4,596 40	11,841 14	12,222 31	2,115 87	2,200 00	186,135 72	Fire and Life.
15,498 45	21,298 66	5,098 34	None.	None.	472,744 25	do
None.	1,946 98	11,038 47	None.	2,191 58	124,487 73	Fire.
None.	4,040 96	8,198 04	1,066 26	None.	112,147 88	do

COMPANIES.

None.	8,536 18	5,239 96	None.	None.	118,286 83	Fire.
None.	9,460 12	6,508 15	None.	None.	120,068 27	do
None.	302 05	None.	None.	None.	94,465 05	do
None.	5,149 03	None.	None.	None.	109,149 03	Fire, Inland & Ocean.

TABLE III.—Showing the TOTAL LIABILITIES of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES, 1879.

Companies.	Unsettled Losses (F., I. & O.)	Reserve of Unearned Premiums (F., I. & O.) and Liability under other Branches.	Sundry.	Total Liability, not including Capital Stock.	<i>e</i> Excess of Assets over Liabilities, excluding Capital Stock. — <i>d</i> The Reverse.	Capital Stock Paid up or in course of Collection.	Surplus (if any) of Assets over Liabilities and Capital Stock	Nature of Business.
	\$	\$	\$	\$	\$	\$	\$	
Anchor Marine.....	40,500 00	25,873 89	22,164 87	92,538 76	<i>e</i> 63,109 85	49,055 00	14,054 85	Inland and Ocean.
British America.....	146,893 65	449,709 95	55,937 37	652,540 97	<i>e</i> 689,396 61	500,000 00	189,396 61	Fire, Inland and Ocean.
Canada Fire and Marine.	23,029 33	74,283 15	25,731 78	123,049 26	<i>e</i> 6,330 57	100,200 00	.....	do do
<i>M</i> <i>III</i> Citizens'	* 50,945 00	† 54,246 81	45,940 68	151,132 49	<i>e</i> 67,645 27	267,300 00	.....	Fire, Accident and Guar- antee.
Dominion	6,955 00	33,591 27	1,298 29	41,844 66	<i>e</i> 45,608 76	68,688 40	.....	Fire.
London Mutual Fire.....	24,999 58	218,741 25	15,000 00	258,740 83	<i>e</i> 38,390 00	None.	38,390 00	do
Merchants' Marine.....	6,296 50	13,969 55	1,725 47	21,991 52	<i>e</i> 106,607 62	100,000 00	6,607 62	Inland and Ocean.
National Fire.....	14,493 76	30,847 14	5,090 00	50,530 90	<i>e</i> 37,052 74	199,982 00	.....	Fire.
Quebec	3,800 00	38,253 17	1,303 00	43,356 17	<i>e</i> 339,300 31	325,000 00	14,200 31	do
Royal Canadian....	53,648 75	96,229 08	43,379 72	193,257 55	<i>e</i> 336,875 93	300,000 00	36,875 93	Fire, Inland and Ocean.
Sovereign.....	20,560 17	94,343 00	765 06	115,968 23	<i>e</i> 23,581 15	77,092 75	.....	Fire.
Western.....	89,252 99	464,797 43	30,520 30	584,570 72	<i>e</i> 761,678 44	400,000 00	361,678 44	Fire, Inland and Ocean.

* Including guarantee \$34,942, and accident \$60. † Including reserve for guarantee \$1,077.55, and accident \$1,130.25.

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada for the Year 1879.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F, I. and O)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<i>e</i> Excess of Assets over Liabilities. <i>d</i> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Commercial Union.....	23,549 24	91,206 16	Separate.	None.	114,755 40	<i>e</i> 6,634 61	Fire.
Guardian.....	7,000 00	33,926 11	.....	None.	40,926 11	<i>e</i> 59,417 57	do
Imperial.....	15,031 22	81,801 24	.....	None.	96,832 46	<i>e</i> 21,522 23	do
Lancashire.....	26,487 53	89,679 38	.....	None.	116,166 91	<i>e</i> 74,755 02	do
Liverpool and London and Globe.....	8,570 00	102,765 35	45,541 37	1,691 86	153,368 53	<i>e</i> 778,456 26	Fire and Life.
London Assurance.....	1,250 00	33,896 76	5,479 28	None.	40,766 14	<i>e</i> 109,273 86	do
Northern.....	11,475 50	146,690 16	271 191 86	None.	429,357 52	<i>e</i> 353,213 87	do
Phoenix, of London.....	1,100 00	43,492 59	.....	None.	44,592 59	<i>e</i> 66,386 84	Fire.
Queen.....	9,757 54	79,261 09	.....	None.	89,021 63	<i>e</i> 11,275 37	do
Royal.....	15,322 33	98,643 59	71,612 60	382 38	185,960 90	<i>e</i> 174 82	Fire and Life.
Scottish Commercial.....	19,833 46	204,650 32	239,317 40	None.	483,801 18	<i>d</i> 11,056 93	do
Scottish Imperial.....	9,375 00	49,690 86	.....	None.	59,065 86	<i>e</i> 65,421 87	Fire.
	6,800 00	32,874 66	.....	2,106 70	41,781 36	<i>e</i> 70,368 52	do

AMERICAN COMPANIES

	Unsettled Losses (F, I. and O)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<i>e</i> Excess of Assets over Liabilities. <i>d</i> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna.....	3,050 00	40,206 64	.....	None.	43,256 64	<i>e</i> 75,030 19	Fire.
Agricultural, of Watertown.....	5,760 00	48,112 64	.....	None.	53,872 64	<i>e</i> 63,195 63	do
Hartford.....	2,900 00	46,102 22	.....	None.	49,002 22	<i>e</i> 45,463 83	do
Phoenix, of Brooklyn.....	23,676 00	6,949 73	.....	None.	30,625 73	<i>e</i> 78,523 30	Fire, Inland and Ocean.

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies
Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME

INCOME (CASH.)

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Anchor Marine.....	71,014 88	6,235 92	None.	77,250 80	None.
British America.....	822,138 65	40,323 44	4,142 10	866,604 19	None.
Canada Fire and Marine.....	141,377 93	9,224 70	None.	150,602 63	550 00
*Citizens'.....	89,717 72	4,249 75	1,532 45	95,499 92	1,632 67
Dominion.....	58,308 02	4,120 70	None.	62,428 72	398 14
London Mutual Fire.....	92,986 64	2,016 88	2,711 56	97,715 08	None.
Merchants' Marine.....	91,832 65	3,403 80	None.	95,236 45	None.
National Fire.....	44,045 79	4,272 12	None.	48,317 91	6,897 08
Quebec.....	60,599 70	21,642 35	1,359 83	83,601 88	None.
Royal Canadian.....	467,351 58	23,555 27	None.	490,906 85	10,871 69
Sovereign.....	63,694 56	5,662 87	80 09	69,437 52	17,092 75
Western.....	860,757 89	60,539 50	370 00	921,667 39	None.

BRITISH

Commercial Union.....	190,264 14	4,769 34	None.	195,033 48	.....
Guardian.....	50,253 43	7,026 79	None.	57,280 22	.....
Imperial.....	149,449 15	5,557 84	None.	155,006 99	.....
Lancashire.....	161,064 13	12,168 61	None.	173,232 74	.....
Liverpool & London & Globe..	157,617 36	40,153 81	2,350 00	200,121 17	.....
London Assurance.....	51,094 56	9,973 96	None.	61,068 52	.....
North British.....	262,508 19	53,453 56	4,490 00	320,451 75	.....
Northern.....	68,628 37	6,719 00	None.	75,347 37	.....
Phoenix of London.....	150,897 70	6,018 57	None.	156,916 27	.....
Queen.....	182,041 56	7,521 50	None.	189,563 06	.....
Royal.....	343,317 44	14,578 06	2,943 34	360,838 84	.....
Scottish Commercial.....	80,516 15	6,727 12	None.	87,243 27	.....
Scottish Imperial.....	51,503 29	7,029 85	None.	58,533 14	.....

AMERICAN

Aetna.....	110,533 26	2,455 10	None.	112,988 36	.....
Agricultural of Watertown.....	89,778 72	2,373 27	None.	92,151 99	.....
Hartford.....	80,183 75	3,780 00	None.	83,963 75	.....
Phenix of Brooklyn.....	96,736 62	None.	None.	96,736 62	.....

* For special statement see page .

doing Fire or Inland Marine Insurance in Canada, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1879.

EXPENDITURE (CASH.)

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income. over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
71,329 13	21,429 46	4,796 00	97,554 59	<i>d</i> 314 25	<i>d</i> 20,303 79	Inland & Ocean.
487,656 76	244,443 82	49,920 74	782,021 32	<i>e</i> 334,481 89	<i>e</i> 84,582 87	Fire, Inland and Ocean.
104,706 05	42,018 26	None.	146,724 31	<i>e</i> 36,671 88	<i>e</i> 3,878 32	Fire, Inland and Ocean.
71,197 29	30,302 37	None.	101,499 66	<i>e</i> 18,520 43	<i>d</i> 5,999 74	Fire.
34,023 75	21,402 96	None.	55,426 71	<i>e</i> 24,284 27	<i>e</i> 7,002 01	do.
85,031 42	26,199 15	None.	111,230 57	<i>e</i> 7,955 22	<i>d</i> 13,515 49	do.
59,245 33	20,958 79	None.	80,204 12	<i>e</i> 32,587 32	<i>e</i> 16,032 33	Inland & Ocean.
28,502 23	26,571 18	None.	55,073 41	<i>e</i> 15,543 56	<i>d</i> 6,755 50	Fire.
19,510 73	11,583 58	32,737 00	63,831 31	<i>e</i> 41,088 97	<i>e</i> 19,770 57	do.
446,899 97	*396,399 55	11,800 00	855,099 52	<i>e</i> 20,451 61	<i>d</i> 364,192 67	Fire, Inland and Ocean.
58,776 84	31,963 32	None.	90,740 16	<i>e</i> 4,917 72	<i>d</i> 21,302 64	Fire.
499,975 33	241,813 01	60,000 00	801,788 34	<i>e</i> 360,782 56	<i>e</i> 119,879 05	Fire, Inland and Ocean.

COMPANIES.

129,526 57	38,438 47	.....	167,965 04	<i>e</i> 60,747 57	27,068 44	ire.
40,660 94	9,533 71	.....	50,194 65	<i>e</i> 9,592 19	7,985 57)
82,762 16	28,869 64	.....	111,631 80	<i>e</i> 66,686 09	43,335 19	do
90,180 30	36,699 73	.....	126,880 03	<i>e</i> 70,880 83	46,352 71	do
78,428 67	39,411 02	.....	117,839 69	<i>e</i> 79,168 69	82,281 48	do
44,827 35	8,887 85	.....	53,715 20	<i>e</i> 6,267 21	7,353 32	do
168,880 41	60,414 90	.....	229,295 31	<i>e</i> 93,627 78	91,156 44	do
46,434 18	14,876 12	.....	61,310 30	<i>e</i> 22,194 19	14,037 07	do
147,524 14	32,352 50	.....	179,876 64	<i>e</i> 3,373 56	22,960 37	do
115,063 93	40,576 39	.....	155,640 32	<i>e</i> 66,977 63	33,922 74	do
237,268 10	68,275 41	.....	305,543 51	<i>e</i> 106,049 34	55,295 33	do
46,438 85	23,335 61	.....	69,774 46	<i>e</i> 34,077 30	17,468 81	do
47,544 62	11,512 31	.....	59,056 93	<i>e</i> 3,958 67	523 79	do

COMPANIES.

87,139 40	15,527 43	.....	102,666 83	<i>e</i> 23,393 86	<i>e</i> 10,321 53	Fire.
34,325 45	14,341 62	.....	48,667 07	<i>e</i> 55,453 27	<i>e</i> 43,484 92	do
55,215 28	10,845 76	.....	66,061 04	<i>e</i> 24,968 47	<i>e</i> 17,902 71	do
113,512 67	13,430 13	.....	126,942 80	<i>d</i> 16,776 05	<i>d</i> 30,206 18	Fire, Inland and Ocean.

* Of this amount \$176,648.66 is for re-insurance of all risks in the United States.

TABLE VI.—Showing the Rates of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire or Marine Insurance during 1877; also the Rates of Premiums charged per cent. of Amounts Insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent. of Premiums received.	Rate of Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	Net Amount of Insurance in force at date.	Assets.	Rate of Assets per cent. of Amount of Risks in force.
						\$	\$	cts.	\$	\$	cts.
<i>Canadian Companies.</i>											
Anchor Marine	Inland and Ocean Marine.....	100.44	30.17	6.75	126.28	6,614,504	92,357.68	1.40	542,822	155,648.61	Marine.
British America	Fire and Marine....	59.32	29.73	6.07	90.24	117,720,079	964,554.90	0.82	86,241,110	1,341,937.58	1.56
Canada Fire and Marine....	Fire.....	74.06	29.72	.....	97.42	12,443,690	160,538.09	1.29	10,592,590	129,379.83	1.22
Citizens'	do	79.36	33.78	.....	106.28	10,679,765	106,943.33	1.00	9,131,773	218,777.76	*
Dominion	do	58.35	36.71	.....	88.78	7,628,595	82,640.17	1.08	4,901,899	87,453.42	1.78
London Mutual Fire,	do	91.44	28.18	.....	113.83	13,302,495	151,783.68	1.14	37,445,541	297,130.83	0.79
Merchants' Marine....	Inland and Ocean.	64.51	22.82	.....	84.22	6,870,170	111,417.07	1.62	414,037	128,559.14	Marine.
National Fire	Fire.....	64.71	60.33	.....	113.98	4,865,506	54,281.29	1.12	5,131,035	87,583.64	1.71
Quebec.....	do	32.20	19.11	54.02	76.35	6,825,942	64,767.67	0.95	7,340,412	382,556.48	5.21
Royal Canadian.....	Fire, Inland and Ocean.....	95.92	47.02	2.52	174.19	52,208,640	568,902.89	1.09	14,541,625	530,133.48	3.65
Sovereign	Fire.....	92.28	50.18	.....	130.68	6,889,267	67,101.00	0.97	21,579,813	139,549.38	0.65
Western	Fire, Inland and Ocean.....	58.09	28.09	6.97	86.99	89,409,339	1,023,631.00	1.14	68,893,627	1,346,249.16	1.95

TABLE VII.—Showing the Rates of Losses paid, and General Expenses in Canada, per cent. of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1879, also the Rates of Premiums charged per cent. of Amounts Insured.

	Nature of Business.	Rate of Losses paid per cent. of Premiums received.	Rate of General Expenses per cent. of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.
<i>British Companies.</i>						
Commercial Union.....	Fire.....	68.08	20.20	21,358,500	219,483 51	1.03
Guardian.....	do.....	80.91	18.97	6,451,398	52,369 73	0.81
Imperial.....	do.....	55.38	19.32	15,440,131	156,881 45	1.02
LANCASHIRE.....	do.....	55.99	22.79	15,724,505	176,697 83	1.12
do.....	do.....	49.76	25.00	19,576,874	165,577 17	0.85
do.....	do.....	87.74	17.39	6,902,556	53,603 26	0.78
Liverpool and London and Globe.....	do.....	64.33	23.01	32,101,616	292,917 53	0.91
North British.....	do.....	67.66	21.68	8,927,204	77,938 85	0.87
do.....	do.....	97.76	21.44	16,066,036	166,243 10	1.03
Phoenix of London.....	do.....	63.21	22.29	17,155,211	198,728 39	1.16
Queen.....	do.....	69.11	19.89	36,700,287	343,317 44	0.94
Royal.....	do.....	57.68	28.98	9,486,558	93,145 24	0.98
Scottish Commercial.....	do.....	92.31	22.35	7,210,429	58,005 78	0.80
Scottish Imperial.....	do.....					
<i>American Companies.</i>						
ETNA Fire.....	Fire.....	78.84	14.05	12,076,730	120,277 28	1.00
Agricultural of Watertown.....	Fire.....	38.23	15.97	2,725,307	28,750 06	1.05
Hartford.....	do.....	68.86	13.53	7,216,103	80,183 75	1.11
Phoenix of Brooklyn.....	Fire and Inland Marine.....	117.34	13.88	11,707,793	110,029 88	0.94

STATEMENT of Citizens' Insurance Company of Canada—Fire, Accident and Guarantee Departments, for Year ended 31st of December, 1879.

Nature of Business.	INCOME, CASH.					EXPENDITURE, CASH.				
	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	Excess of Premiums over Losses, — dThe Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Fire.	89,717 72	4,249 75	1,532 45	95,499 92	.....	71,197 29	30,302 37	.....	101,499 66	e18,520 43
Accident.	3,533 10	774 66	None.	4,306 76	.....	457 80	*2,372 76	.....	2,830 56	e3,074 30
Guarantee...	13,638 50	2,107 54	1,572 21	17,318 25	.....	11,376 42	4,332 31	.....	15,708 73	e2,262 08
	106,888 32	7,131 95	3,104 66	117,124 93	1,632 67	83,031 51	37,007 44	None.	120,038 95	e23,856 81
										d2,914 02

*Including bonus to Policy-holders, \$402.50.

ABSTRACT OF STATEMENTS

OF

LIFE INSURANCE COMPANIES IN CANADA

FOR THE YEAR

1879.

ABSTRACT of Life Insurance in Canada for Year 1879.

	Premiums for Year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	UNSETTLED CLAIMS.		Date of Return.
									Not Registered.	Registered.	
Canadian Companies.											
Canada	\$ 536,293	1,402	2,633,100	11,387	\$ 18,945,715	91	\$ 157,821	\$ 142,814	\$ 59,600	\$	30th April, 1879.
Citizens'	8,294	183	406,250	689	1,171,845	6	11,000	8,000	5,000	None.	31st Dec., 1879.
Confederation	154,898	1,012	1,545,650	4,105	5,928,323	20	31,493	27,582	8,996	None.	31st Dec., 1879.
Mutual.....	30,805	156	201,500	1,104	1,262,855	8	7,300	14,298	1,050	None.	31st Dec., 1879.
Ontario Mutual	62,537	427	490,000	1,938	2,151,413	11	11,500	10,500	2,000	None.	20th Jan., 1880.
Sun.....	101,814	524	818,600	2,262	3,622,783	11	18,000	17,575	4,000	None.	31st Dec., 1879.
7 Toronto.....	4,674	19	17,606	170	163,609	1	1,000	None.	930	None.	31st Dec., 1879.
Totals for 1879.	919,345	3,723	6,112,706	21,655	33,246,543	148	238,114	220,769	.....	.....
Totals for 1878	827,098	3,285	5,508,556	18,252	28,656,556	148	259,266	230,799	.....	.....
Increase <i>i</i> —Decrease <i>d</i>	<i>i</i> 92,247	<i>i</i> 438	<i>i</i> 604,150	<i>i</i> 3,403	<i>d</i> 4,589,987	.....	<i>d</i> 21,152	<i>d</i> 10,030	.....	.....
British Companies.											
Briton Life	4,094	6	10,560	58	106,910	2	2,000	2,000	None.	None.	31st Dec., 1879.
*Briton Medical	32,005	None.	None.	453	1,041,180	9	11,044	34,578	800	None.	31st Dec., 1879.
Commercial Union.....	22,996	16	51,373	310	674,569	7	24,516	20,959	3,558	None.	31st Dec., 1879.
*Edinburgh	19,483	None.	None.	235	590,195	1	1,460	5,893	1,460	None.	31st March, 1879.
*Life Association of Scotland...	98,359	None.	None.	1,770	3,390,456	33	76,630	59,019	45,468	None.	5th April, 1879.
Liverpool and London and Globe...	10,136	7	15,433	206	286,004	1	1,117	1,117	None.	None.	31st Dec., 1879.
London Assurance	917	1	2,920	9	26,499	1	1,848	None.	1,848	None.	31st Dec., 1879.
London and Lancashire	53,456	225	400,600	1,088	1,783,188	14	20,070	18,850	3,675	None.	31st Dec., 1879.
North British	26,989	6	38,000	336	1,019,224	6	39,057	33,057	6,000	None.	30th Nov., 1879.
*Positive Government	194	None.	None.	None.	None.	None.	None.	17	None.	None.	31st Dec., 1879.
Queen.....	10,642	14	77,750	213	394,581	2	6,000	2,373	4,000	None.	31st Dec., 1880.
Reliance	31,801	211	411,100	565	1,034,119	4	5,217	5,217	None.	None.	31st Jan., 1880.
Royal.....	27,725	20	65,575	341	1,012,568	10	20,554	22,099	7,692	None.	31st Dec., 1879.
*Scottish Amicable.....	18,462	None.	None.	246	643,667	3	12,412	11,720	12,412	None.	31st Dec., 1879.
*Scottish Provident.....	6,450	None.	None.	109	230,524	2	3,407	1,703	2,920	None.	31st Dec., 1879.
*Scottish Provincial	33,383	None.	None.	597	1,058,750	9	18,910	30,514	3,217	None.	31st Jan., 1880.

Standard	152,237	309	697,600	2,652	5,437,066	26	57,836	61,917	16,705	15th Nov., 1879.
18 Star	17,546	38	107,067	277	681,429	7	21,982	5,923	21,252	31st Dec., 1879.
Totals for 1879	565,875	853	1,877,918	9,465	19,410,829	137	324,060	316,956	.....	.....
† Totals for 1878	586,044	1,264	2,789,201	9,854	20,323,098	116	301,246	296,467	.....	.....
Increase <i>i</i> —Decrease <i>d</i>	<i>d</i> 20,169	<i>d</i> 411	<i>d</i> 911,283	<i>d</i> 389	<i>d</i> 912,269	<i>i</i> 21	<i>i</i> 22,814	<i>i</i> 20,489	.....	.....
<i>American Companies.</i>										
<i>Ætna</i>	307,847	935	1,386,600	7,753	9,289,325	79	131,883	117,246	32,148	31st Dec., 1879.
*Connecticut	145,734	None.	None.	1,850	3,837,017	19	78,939	95,225	None.	25,000
Equitable	180,327	475	1,283,500	2,212	5,266,992	19	38,785	46,700	11,585	31st Dec., 1879.
Metropolitan	35,977	45	77,500	547	1,206,182	4	6,000	4,000	2,000	None.
*National	12,651	None.	None.	590	668,026	4	850	4,280	579	31st Dec., 1879.
*New York	130,914	None.	None.	1,627	4,299,975	28	36,960	40,526	4,786	31st Dec., 1879.
*North Western	36,235	None.	None.	665	1,052,814	6	10,200	12,200	None.	2,600
*Phoenix of Hartford	88,733	None.	None.	2,712	2,230,638	16	27,769	31,869	3,000	31st Dec., 1879.
Travelers'	89,691	215	336,150	2,203	3,072,782	7	10,930	11,085	None.	1,500
Union Mutual	91,691	167	277,850	1,746	2,732,914	29	43,704	48,633	11,271	31st Dec., 1879.
11*United States	1,707	None.	None.	28	49,665	None.	None.	None.	None.	2,000
Totals for 1879	1,121,537	1,837	3,363,600	21,933	33,616,330	211	386,020	411,764	.....	31st Dec., 1879.
Totals for 1878	1,197,535	2,347	3,871,998	22,792	36,016,848	200	372,834	452,408	.....	.....
Increase <i>i</i> —Decrease <i>d</i>	<i>d</i> 75,998	<i>d</i> 510	<i>d</i> 508,398	<i>d</i> 859	<i>d</i> 2,400,518	<i>i</i> 11	<i>i</i> 13,186	<i>d</i> 40,614	.....	.....

RECAPITULATION.

7. Canadian Companies	919,345	3,723	6,112,706	21,655	33,246,543	148	238,114	220,769	.....	.....
18. British Companies	565,875	853	1,877,918	9,465	19,410,829	137	324,060	316,956	.....	.....
11. American Companies	1,121,537	1,837	3,363,600	21,933	33,616,330	211	386,020	411,764	.....	.....
Totals for 1879	2,606,757	6,413	11,354,224	53,053	86,273,702	496	948,194	949,489	.....	.....
Totals for 1878	2,610,677	6,896	12,169,755	50,898	84,996,502	464	933,346	979,674	.....	.....
Increase <i>i</i> —Decrease <i>d</i>	<i>d</i> 3,920	<i>d</i> 483	<i>d</i> 815,531	<i>i</i> 2,155	<i>i</i> 1,277,200	<i>i</i> 32	<i>i</i> 14,848	<i>d</i> 30,185	.....	.....

* These Companies have ceased doing new business in Canada.

† These totals include the Scottish Provident for 1878.

AMOUNTS of Life Insurance terminated in natural course or by Surrender and Lapse during the Year 1879.

	Amounts Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life	152,021	35,100	222,096	1,055,664	1,277,760
Citizens'	9,000	2,000	76,396	76,284	152,680
Confederation	35,528	1,250	183,873	597,890	781,763
Mutual	6,300	1,000	75,098	177,102	252,200
Ontario Mutual	11,500	None.	24,234	174,165	198,399
Sun	18,000	2,000	157,915	807,900	965,815
Toronto	1,000	None.	14,549	47,938	62,487
Totals for 1879	233,349	41,350	754,161	2,936,943	3,691,104
Totals for 1878	259,266	61,050	771,379	2,947,047	3,718,426
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 25,917	<i>d</i> 19,700	<i>d</i> 17,218	<i>d</i> 10,104	<i>d</i> 27,322
<i>British Companies.</i>					
Briton Life	2,000	None.	4,350	52,600	56,950
* Briton Medical	9,828	1,217	20,625	35,263	55,888
Commercial Union	22,781	2,920	43,416	73,730	117,146
* Edinburgh	1,460	3,407	18,596	7,057	25,453
* Life Association of Scotland	76,699	16,303	165,877	80,607	246,484
Liverpool & London & Globe	1,000	7,673	7,522	35,547	43,069
London and Lancashire	19,395	675	85,432	505,600	591,032
London Assurance	1,848	None.	None.	5,353	5,353
North British and Mercantile	33,057	16,000	26,866	4,000	30,866
* Positive	None.	None.	3,500	None.	3,500
Queen	6,000	None.	5,998	17,974	23,972
Reliance	5,217	500	32,788	653,300	686,088
Royal	20,068	487	13,830	None.	13,830
* Scottish Amicable	12,412	None.	14,065	7,300	21,365
* Scottish Provident	3,407	664	7,049	2,920	9,969
* Scottish Provincial	13,059	5,512	29,199	5,908	35,107
Standard Life	57,836	None.	104,303	333,973	438,276
Star	21,982	None.	5,597	35,527	41,124
Totals for 1879	308,049	55,358	589,013	1,856,659	2,445,672
† Totals for 1878	302,277	29,990	395,574	1,251,982	1,647,556
Increase <i>i</i> ; Decrease <i>d</i>	<i>i</i> 5,772	<i>i</i> 25,368	<i>i</i> 193,439	<i>i</i> 604,677	<i>i</i> 798,116
<i>American Companies.</i>					
Aetna	78,119	57,764	86,435	563,818	650,283
* Connecticut	64,486	14,453	.....	.....	194,065
Equitable	37,585	1,200	128,155	1,165,050	1,293,205
Metropolitan	6,000	None.	None.	217,500	217,500
* National	650	200	.....	.....	123,581
* New York	23,742	15,863	.....	.....	373,770
* North Western	10,000	1,983	16,950	130,061	147,011
* Phoenix Mutual	21,769	6,000	.....	.....	244,149
Travelers	9,930	1,000	137,079	217,538	354,617
Union Mutual	30,965	19,308	70,213	308,000	378,213
* United States	None.	4,000	38,810	None.	38,810
Totals for 1879	283,246	121,771	.....	.....	4,015,204
Totals for 1878	335,772	75,463	.....	.....	6,063,930
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 52,526	<i>i</i> 46,308	.....	.....	<i>d</i> 2,048,726

* These companies have ceased doing new business in Canada.

† These totals include the Scottish Provident for 1878.

List of Insurance Companies, Licensed to do Business in Canada under the Insurance Acts of 1875 and 1877, as at 1st July, 1880

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which licensed.		
		Par Value.	Accepted Value.			
		\$	cts.	\$	cts.	
The Accident Insu. Co. of Canada.....	Edward Rawlings, Manager, Montreal.....	23,783	00	20,000	00	Accident.
The Aetna Insu. Co. of Hartford.....	Robert Wood, General Agent, Montreal.....	100,071	90	97,771	00	Fire and Inland Marine.
The Aetna Life Insu. Co. of Hartford.....	Wm. H. Orr, Manager, Toronto.....	195,000	00	195,000	00	Life.
The Agricultural Insu. Co. of Watertown, N.Y.....	Jno. Fisher, Chief Agent, Cobourg.....	100,000	00	100,000	00	Life.
The Anchor Marine Insu. Co.....	Hugh Scott, Agent, Toronto.....	56,000	00	50,400	00	Inland Marine.
The British America Assn. Co., Toronto.....	F. A. Ball, Manager, Toronto.....	61,000	00	54,900	00	Fire and Inland Marine.
The Briton Life Assn. (Limited).....	J. B. M. Chipman, Chief Agent, Montreal.....	54,993	00	54,993	00	Life.
The Canada Fire and Marine Insu. Co.....	Chas. Cmeron, Manager, Hamilton.....	53,400	00	50,000	00	Fire and Inland Marine.
The Canada Guarantee Co.....	Edward Rawlings, Manager, Montreal.....	57,133	00	51,000	00	Guarantee.
The Canada Life Assn. Co., Hamilton.....	A. G. Ramsay, Manager, Hamilton.....	60,000	00	54,000	00	Life.
The Canadian Steam Users Insu. Assn.....	W. B. McMunnich, Agent, Toronto.....	10,500	00	10,500	00	Steam Boilers, &c.
The Citizens' Insu. Co. of Canada.....	Gerald E. Hart, Chief Agent, Montreal.....	56,000	00	50,400	00	Life and Accident.
The Citizens' Insu. Co. of Canada.....	Gerald E. Hart, Chief Agent, Montreal.....	56,000	00	50,400	00	Fire and Inland Marine.
The Commercial Union Assn. Co. of London, Eng.....	Fred. Cole, General Agent, Montreal.....	206,924	00	206,924	00	Fire and Life.
The Confederation Life Assn. of Canada.....	J. K. MacDonald, Managing Director, Toronto.....	86,300	00	77,650	00	Life.
The Dominion Fire and Marine Insu. Co., Hamilton.....	F. R. Despard, Manager, Hamilton.....	50,000	00	50,000	00	Fire and Inland Marine.
The Equitable Life Assn. So. of the United States, N.Y.....	R. W. Gale, Manager, Montreal.....	105,000	00	105,000	00	Life.
The Guardian Fire and Life Assn. Co., London, Eng.....	Robt. Simms & Co., and Geo. Denholm, Gen. Agents, Montreal.....	100,343	00	100,343	00	Fire.
The Hartford Fire Insu. Co., Hartford.....	Robt. Wood, General Agent, Montreal.....	85,840	00	100,000	00	Fire.
The Imperial Insu. Co. of London, Eng.....	W. H. Rintoul, Agent, Montreal.....	100,069	00	100,069	00	Fire.
The Lancashire Insu. Co.....	S. C. Duncan-Clark, Chief Agent, Toronto.....	100,000	00	100,000	00	Fire.
The Liverpool and London and Globe Insu. Co.....	G. F. C. Smith, Chief Agent, Montreal.....	160,033	00	145,580	00	Fire and Life.
The London Assn. Corporation, Eng.....	R. H. Stephens & C. C. Foster, Ag'ts, Montl.....	150,000	00	150,000	00	Fire and Life.
The London and Lancashire Life Assn. Co.....	William Robertson, Manager, Montreal.....	110,000	00	110,000	00	Life.
The London and Lancashire Fire Insu. Co.....	C. J. Spike, Chief Agent, Halifax.....	102,200	00	102,200	00	Fire.
The London Guarantee and Accident Co.....	A. T. McGord, jun., Chief Agent, Toronto.....	53,533	33	53,533	33	Guarantee and Accident.
The London Mutual Boiler Insu. Co.....	Wm. Rowland, Agent, Toronto.....	10,707	00	10,707	00	Steam Boiler, &c.
The London Mutual Fire Insu. Co. of Canada, London, Ont.....	D. C. MacDonald, Secretary, London.....	30,000	00	30,000	00	Fire.
The Merchants' Marine Insu. Co.....	Jas. K. Oswald, Manager, Montreal.....	53,000	00	50,000	00	Inland Marine.
The Metropolitan Life Insu. Co. of New York.....	Thos. A. Temple, General Agent, St. John, N.B.....	100,000	00	100,000	00	Life.
The Mutual Life Assn. of Canada.....	J. Turner, President, Hamilton.....	90,084	00	81,075	00	Life.
The North British and Mercantile Insu. Co.....	Macdonnell & Davidson, Gen. Agents, Mont'l.....	162,000	00	150,800	00	Fire and Life.
The Northern Assn. Co. of Aberdeen and London.....	Taylor Bros., General Agents, Montreal.....	100,000	00	100,000	00	Fire.

List of Insurance Companies, Licensed to do Business in Canada under the Insurance Acts of 1875 and 1877, &c.—Continued.

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver-General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$ cts.	\$ cts.	
The Norwich Union Fire Insu. Society.....	Alexander Dixon, Agent, Toronto.....	100,000 00	100,000 00	Fire.
The Ontario Mutual Life Assn. Co.....	Wm. Hendry, Manager, Waterloo.....	56,157 00	50,541 00	Life.
The Phoenix Insu. Co. of Brooklyn.....	Robert Hampson, Agent, Montreal.....	100,000 00	100,000 00	Fire and Inland Marine.
The Phoenix Fire Assn. Co., London, Eng.....	Gillespie, Moffat & Co., Gen. Agents, Mont ^l	100,297 00	100,297 00	Fire.
The Quebec Fire Assn. Co.....	J. G. Glanham, President, Quebec.....	100,200 00	98,680 00	Fire.
The Queen Fire and Life Insu. Co., England.....	A. M. Forbes & H. J. Mudge, Chief Agents, Montreal.....	151,100 00	151,100 00	Fire and Life.
The Reliance Mutual Life Assn. So., London, Eng.....	Fred. Stanciliffe, Resident Secretary, Montreal.....	110,000 80	110,000 00	Life.
The Royal Canadian Insu. Co.....	Arthur Gagnon, Secretary, Montreal.....	56,000 00	50,400 00	Fire and Inland Marine.
The Royal Insu. Co.....	M. H. Gault & Wm. Tatley, Chief Agents, Montreal.....	320,848 00	320,848 00	Fire and Life.
The Scottish Imperial Insu. Co.....	Taylor Bros., General Agents, Montreal.....	103,825 00	101,275 00	Fire.
The Sovereign Fire Insu. Co. of Canada.....	John Maughan, jun., Secreta ^y , Toronto.....	100,939 00	90,846 00	Fire.
The Standard Life Assn. Co., Scotland.....	W. M. Ramsay, Manager, Montreal.....	171,000 00	153,900 00	Life.
The Star Life Assn. So. of England.....	A. W. Lauder, General Treasurer, Toronto.....	100,343 00	100,343 00	Life.
The Sun Mutual Life Insu. Co. of Montreal.....	M. H. Gault, Managing Director, Montreal.....	56,000 00	50,400 00	Life and Accident.
The Toronto Life Assn. and Tontine Co.....	Arthur Harvey, Manager, Toronto.....	32,400 00	29,160 00	Life and Accident.
The Travelers' Insu. Co. of Hartford, Conn.....	Thomas Simpson, Agent, Montreal.....	129,000 00	126,100 00	Life and Accident.
The Union Mutual Life Insu. Co. of Maine.....	Wm. Mulock, Agent, Toronto.....	115,000 00	115,000 00	Life.
The Western Assn. Co., Toronto.....	J. J. Kenny, Managing Director, Toronto.....	57,700 00	51,930 00	Fire and Inland Marine.

The following Life Insurance Companies having ceased to transact new business in Canada, are entitled under Section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

Name of the Company.	Chief Agent to receive process.	Amount of Deposit with Receiver-General.		Business.	
		Par Value.	Accepted		
			Value.		
		\$	cts.	\$	cts.
The Briton Medical and General Life Asso., London, Eng	Jas. B. M. Chipman, Manager, Montreal.....	100,343	00	100,343	00 Life.
The Connecticut Mutual Life Insu. Co. of Hartford.....	Robt. Wood, General Agent, Montreal.....	140,000	00	140,000	00 Life.
The Edinburgh Life Assu. Co.....	David Higgins, Chief Agent, Toronto.....	150,515	00	150,515	00 Life.
The Life Asso. of Scotland.....	George W. Ford, Chief Agent, Montreal.....	150,000	00	150,000	00 Life.
The National Life Insu. Co. of the U.S. of A.....	Thos. C. Livingston, Hamilton.....	100,000	00	100,000	00 Life.
The New York Life Insu. Co.....	F. W. Campbell, M.D., Attorney, Montreal..	100,000	00	100,000	00 Life.
The North Western Mutual Life Insu. Co. of Milwaukee.	M. W. Mills, Chief Agent, Toronto.....	100,000	00	100,000	00 Life.
The Phoenix Mutual Life Insu. Co., Hartford.....	A. R. Bethune, General Agent, Montreal.....	105,000	00	105,000	00 Life.
The Positive Gov. Security Life Assu. Co. (limited) Eng	John Taylor, Secretary, Montreal.....	15,707	00	15,707	00 Life.
The Scottish Amicable Life Assu. So.....	Geo. Wm. Ford, General Agent, Montreal.....	150,000	00	150,000	00 Life.
The Scottish Provident Institution.....	R. A. Ramsay, Attorney, Montreal.....	100,343	00	100,343	00 Life.
The Scottish Provincial Assu. Co.....	George W. Ford, Secretary, Montreal.....	150,790	00	150,790	00 Life.
The United States Life Insu. Co.....	.....	70,000	00	70,000	00 Life.

NOTE.—The Atlantic Mutual Life Insurance Co., Albany, N.Y., is in the hands of a Receiver in the State of New York, and has been pronounced insolvent and an assignee appointed by the Court of Chancery of Ontario, T. W. Taylor, Esq., Toronto. The deposit in hands of Receiver-General is, Dominion Stock, \$80,292, and cash interest collected, \$14,452.68.

The Globe Mutual Life Insurance Company of New York has been declared insolvent both in the United States and Canada, and James D. Fish, of New York, has been appointed Receiver by the United States Courts, and W. C. Wells, of Montreal, has been appointed assignee by the Superior Court of Lower Canada, Montreal, for the Canadian business of the Company. The deposit of the Company with the Government, \$100,000 U.S. bonds, has, by order of the said Superior Court, been delivered to the bankers of that court.

The Ottawa Agricultural Insurance Company has re-insured its risks in the Agricultural Insurance Company of Watertown, N.Y. The deposit with the Government is \$5,000 cash.

The National Fire Insurance Company of Montreal has ceased to transact business, and has re-insured its outstanding policies in the Sovereign Fire Insurance Company, Toronto; the Government still retaining the deposit of the Company, \$56,000 par.

The Scottish Commercial Insurance Company has ceased to transact business and has re-insured its outstanding policies in the Lancashire Insurance Company; the Government still retaining the deposit of the Company, \$107,923 par.

J. B. CHERRIMAN,
Superintendent of Insurance.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 1st July, 1880.

STATEMENTS

MADE BY

FIRE AND INLAND MARINE
INSURANCE COMPANIES,

IN COMPLIANCE WITH THE INSURANCE ACTS OF 1875 AND 1877.

LIST OF COMPANIES

**DULY LICENSED FOR THE TRANSACTION OF FIRE INSURANCE
BUSINESS IN THE DOMINION, FOR THE YEAR ENDED
31st DECEMBER, 1879.**

The Ætna Insurance Company of Hartford, Conn.
The Agricultural Insurance Company of Watertown, N.Y.
The British America Assurance Company, Toronto.
The Canada Fire and Marine Insurance Company, Hamilton.
The Citizens' Insurance Company of Canada.
The Commercial Union Assurance Company of London, England.
The Dominion Fire and Marine Insurance Company, Hamilton.
The Guardian Fire and Life Assurance Company, London, England.
The Hartford Fire Insurance Company, Hartford, Conn.
The Imperial Insurance Company of London, England.
The Lancashire Insurance Company.
The Liverpool and London and Globe Insurance Company.
The London Assurance Corporation.
The London Mutual Fire Insurance Company of Canada, London, Ont.
The National Insurance Company, Montreal.
The North British and Mercantile Insurance Company.
The Northern Assurance Company of Aberdeen and London.
The Phenix Insurance Company of Brooklyn.
The Phoenix Fire Assurance Company, London, England.
The Quebec Fire Assurance Company.
The Queen Fire and Life Insurance Company, England.
The Royal Canadian Insurance Company.
The Royal Insurance Company of England.
The Scottish Commercial Insurance Company of Glasgow.
The Scottish Imperial Insurance Company.
The Sovereign Fire Insurance Company of Canada.
The Western Assurance Company, Toronto.

LIST OF COMPANIES

**DULY LICENSED FOR THE TRANSACTION OF INLAND MARINE
INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR
ENDED 31st DECEMBER, 1879.**

The Ætna Insurance Company of Hartford, Conn.
The Anchor Marine Insurance Company, Toronto.
The British America Assurance Company, Toronto.
The Canada Fire and Marine Insurance Company, Hamilton.
The Citizens' Insurance Company of Canada.
The Dominion Fire and Marine Insurance Company, Hamilton.
The Merchants' Marine Insurance Company of Canada, Montreal.
The Phenix Insurance Company of Brooklyn.
The Royal Canadian Insurance Company, Montreal.
The Western Assurance Company, Toronto.

 THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—LUCIUS J. HENDEE. | *Secretary*—JOTHAM GOODNOW.
Principal Office—Hartford, Conn. Incorporated, June, 1819.
Head Office in Canada—Montreal. | *Chief Agent*—ROBT. WOOD.
 (Commenced Business in Canada, 1821.)

CAPITAL.

Amount of capital authorized	\$5,000,000 00
do subscribed and paid up in cash.....	3,000,000 00

ASSETS IN CANADA.

Stocks, Bonds, &c., held by the Company, viz:—

	Par value.	Market value.
Canada Dominion stock	\$ 5,070 69	\$ 5,070 69
Montreal Corporation stock.....	13,000 00	13,390 00
do do bonds	10,000 00	10,300 00
United States 4 per cent. bonds.....	22,000 00	22,687 50
do 4½ do	50,000 00	53,062 50
Total par and market value.....	<u>\$100,070 69</u>	<u>\$104,510 69</u>
Carried out at market value		\$104,510 69
All the above being in deposit with the Receiver-General.		
Cash in Bank of Montreal at Ottawa		5,239 96
Agents' balances		8,536 18
Total assets in Canada.....		<u><u>\$118,286 83</u></u>

LIABILITIES IN CANADA.

Net amount of fire losses claimed or reported, but not adjusted	\$3,050 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 3,050 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....	40,206 64
Total liabilities in Canada.....	<u><u>\$43,256 64</u></u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$120,277 28
Deduct re-insurance, rebate, abatement and return premiums	9,744 02
Total net cash received for premiums in Canada.....	\$110,533 26
Received for interest and dividends.....	2,455 10
Total cash income in Canada	<u><u>\$112,988 36</u></u>

ÆTNA FIRE—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$5,675 00)	\$ 3,650 00
Paid for fire losses occurring during the year	83,489 40
Total net amount paid during the year for fire losses	\$87,139 40
Paid for commission or brokerage	13,089 88
do taxes in Canada	617 82
do general expenses	1,819 73
Total cash expenditure in Canada	<u>\$102,666 83</u>

RISKS AND PREMIUMS.

Fire Risks in Canada.

	Amount.	Premiums.
	\$	\$ cts.
Gross policies in force at date of last statement	8,375,550	98,536 50
Taken during the year, new and renewed	12,076,730	120,277 28
Total	20,452,280	218,813 78
Deduct terminated	12,560,172	131,169 68
Gross in force at end of year	7,892,108	87,644 10
Deduct re-insured	666,978	7,430 82
Net in force at 31st December, 1879	<u>7,225,130</u>	<u>80,213 28</u>

Inland Marine Risks in Canada.

Gross policies in force at date of last statement	54,600	2,430 00
(All terminated.)		

Total number of policies in force in Canada at date (no return.)	
Total net amount in force	\$7,225,130 00
Total premiums thereon	<u>80,213 28</u>

Subscribed and sworn to, 12th January, 1880, by

ROBERT WOOD.

(Received, 14th January, 1880.)

GENERAL STATEMENT, 31st DECEMBER, 1879.

ASSETS.

Real estate, unincumbered	\$365,000 00
Cash on hand and in bank	723,603 24
Cash in hands of Agents and in transit	388,767 61
Loans on bond and mortgage	85,070 00
Loans on collateral security	4,080 00
Stocks and bonds, market value	5,509,718 44
Accrued interest	1,985 20
Total assets	<u>\$7,078,224 49</u>

ÆTNA FIRE—Concluded.

LIABILITIES.

Losses adjusted and not due.....	\$ 66,941 59
Losses unadjusted, in suspense, waiting for further proof.....	132,174 30
All other claims against the Company for return premiums, commissions, &c.....	48,584 21
Amount of unearned premiums.....	1,058,546 07
Total liabilities.....	<u>\$1,307,246 17</u>

Subscribed and sworn to, by

LUCIUS J. HENDEE,
*President.*JOTHAM GOODNOW,
Secretary.

HARTFORD, 1st January, 1880.

 THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JOHN A. SHERMAN.*Secretary*—ISAAC MUNSON.*Principal Office*—Watertown, N.Y.*Agent in Canada*—JOHN FISHER.*Head Office in Canada*—Cobourg, Ont.

Organized or incorporated, 1853; commenced business in Canada, Oct. 1, 1878,
by taking over the outstanding risks of the Canada Agricultural Insurance Co.,
Insolvent.

CAPITAL.

Amount of capital authorized, subscribed for, and paid up in cash..... \$200,000 00

ASSETS IN CANADA.

Real Estate.....	\$ 1,100 00
United States registered 4 per cent. bonds in deposit with Receiver- General—par value, \$100,000; market value	\$103,000 00
Cash on hand at head office in Canada	1,274 91
Cash in banks, viz.:—	
Government Savings Bank.....	\$5,000 00
Montreal City and District Savings Bank	233 24
Total	5,233 24
Agents' balances.....	2,031 88
Amount of premium notes on hand on which policies in Canada have been issued.....	7,428 24
Total assets in Canada	\$120,068 27

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 5,760 00
Reserve of unearned premiums for all outstanding risks in Canada.....	48,112 64
Total liabilities in Canada.....	\$53,872 64

INCOME IN CANADA.

Gross cash received for premiums.....	\$91,250 06
Deduct re-insurance, rebate, abatement and return premiums.....	1,471 34
Total net cash received for premiums	\$89,778 72
Received for interest on stocks	2,373 27
Total income in Canada.....	\$92,151 99

EXPENDITURE IN CANADA.

Net amount paid for losses occurring during the year.....	\$34,325 45
Commission or brokerage	4,827 13
Salaries, fees and all other charges of officials in Canada	9,469 09
Taxes in Canada.....	45 40
Total expenditure in Canada	\$48,667 07

 AGRICULTURAL OF WATERTOWN—*Continued.*

RISKS AND PREMIUMS.

	No.	Amount.	Premium.
Gross policies in force at date of last statement..	.....	\$18,214,383	\$39,307 92
Taken during the year (new)	3,331	2,725,307	28,750 06
Re-insured from Ottawa Agricultural Insurance Company		20,262,060	62,500 00
Total		\$41,201,750	\$130,557 98
Deduct terminated		16,959,826	22,210 38
Gross and net in force, 31st December, 1879.....		\$24,241,924	\$108,347 60

Total number of policies in force in Canada at date (no return.)

Total net amount in force.....\$24,241,924 00

Total premiums thereon.....108,347 60

Subscribed and sworn to, 28th February, 1880, by

JOHN FISHER.

(Received, 1st March, 1880.)

 GENERAL STATEMENT, TO 31st DECEMBER, 1879.
(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Real estate.....	\$161,957 10
Loans on bond and mortgage.....	449,777 31
Interest due and accrued on said bond and mortgage loans.....	18,891 82
Stocks and bonds held by the company,—par value, \$259,000; market value	264,430 00
Interest due and accrued on above stocks and bonds.....	2,026 34
Loans on collateral security of stock, &c., of par value \$32,000; market value \$108,128; amount loaned.....	61,668 58
Interest due and accrued thereon	3,756 12
Cash on hand and in banks.....	116,688 35
Gross premiums in course of collection	82,916 25
Bills receivable	25,175 86
Total assets	\$1,187,287 73

LIABILITIES.

Net amount of unpaid losses.	\$ 49,601 50
Unearned premiums	702,395 92
Dividends to stockholders remaining unpaid	136 50
Total liabilities, except capital stock.....	\$752,133 92
Capital stock paid up in cash.....	\$200,000 00
Surplus beyond liabilities and capital stock.....	235,153 81

 AGRICULTURAL OF WATERTOWN—*Concluded.*

INCOME.

Net cash received for premiums	\$537,801 68
Received for interest and dividends	52,747 40
do rents.....	3,749 61
Total cash income	<u>\$594,298 69</u>

EXPENDITURE.

Net amount paid for losses.....	\$297,012 99
Dividends paid stockholders.....	20,132 00
Commission or brokerage	99,316 80
Salaries, fees, &c	75,124 08
Taxes	8,400 00
Miscellaneous	60,809 39
Total cash expenditure.....	<u>\$560,795 26</u>

RISKS AND PREMIUMS.

Amount of policies taken during the year.....	\$85,681,095 00
Premiums thereon	578,403 51
Net amount in force at end of year.....	186,676,082 00
Premiums thereon	<u>1,377,575 06</u>

JOHN A. SHERMAN,
President.

ISAAC MUNSON,
Secretary.

WATERTOWN, 24th February, 1880.

 THE ANCHOR MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President—Hon. Sir W.P. HOWLAND, K.C.M.G. | *Secretary and Agent*—HUGH SCOTT.*Principal Office*—Church Street, Toronto.

(Incorporated, 35 Vic., Cap. 103. 11th June, 1872. Commenced business in Canada, 31st March, 1874.)

CAPITAL.

Amount of Joint Stock Capital authorized.....	\$500,000 00
Amount subscribed for.....	478,100 00
Amount paid up in cash.....	49,055 00

(For List of Stockholders, see Appendix.)

 ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	\$4,000 00
Loans as above for which judgments have been obtained.....	6,175 65
Interest accrued and unpaid on said loan.....	174 00

Stocks and Bonds held by the Company.

	Par Value.	Market Value.
*Cobourg Debentures.....	\$5,000 00	\$5,400 00
*Milton do	5,000 00	4,650 00
*Streetsville do	2,000 00	1,860 00
*St. Thomas do	5,000 00	4,650 00
*Port Hope do	19,000 00	19,570 00
*Orangeville do	20,000 00	18,600 00
Dominion Telegraph, 20 shares of \$50.....	1,000 00	700 00
Total par and market value.....	\$57,000 00	\$55,430 00
Carried out at market value.....		\$55,430 00
Cash deposited in Bank of Ontario.....		17,529 51
Interest accrued and unpaid on stocks.....		356 00
Agents' balances.....		5,977 19
Bills receivable.....		52,297 85
Amount of same overdue \$648 95.		
Other assets :—		
Sundry debtors.....	\$3,176 08	
Amount due from other Companies	2,057 78	
Salvage claims.....	8,974 55	
		14,208 41
Gross assets.....		\$156,148 61

* Deposited with Receiver-General.

ANCHOR MARINE—*Continued.*

Amount which should be deducted on account of bad or doubtful debts and securities, viz. :—

From bills receivable.....	\$150 00	
Sundry debtors.....	350 00	
		<u>500 00</u>
Total assets.....		<u>\$155,648 61</u>

LIABILITIES.

Net amount of losses adjusted but not due :—

Inland Marine.....	\$ 460 00	
Ocean.....	4,070 00	
		<u>\$4,530 00</u>

Net amount of losses claimed but not adjusted :—

Inland Marine (of which \$304.66 accrued in 1878).....	\$2,540 00	
Ocean (of which \$815.30 accrued in 1878).....	20,430 00	
		<u>\$22,970 00</u>

Net amount of losses resisted :—

In suit—Ocean.....	\$6,000 00	
Not in suit—Ocean.....	7,000 00	
		<u>\$13,000 00</u>

(\$5,000 of this accrued in 1877, and \$8,000 in 1878.)

Total net amount of unsettled claims for losses in Canada..... \$40,500 00

Reserve of unearned premiums for all outstanding risks in Canada, viz. :

Inland Marine.....	\$1,079 24
Ocean.....	28,794 65

Total premium reserve..... \$29,873 89

Other liabilities, viz. :—

Sundry creditors.....	\$15,694 69
Amounts due to other Companies.....	2,984 68
Bills payable.....	2,415 00
Directors' fees.....	1,070 50

Total..... \$22,164 87

Total liabilities, excluding capital stock..... \$92,533 76

Capital stock paid up..... \$49,055 00

Surplus beyond all liabilities and paid up capital stock..... 14,054 85

INCOME.

For Inland Marine Risks.

Gross premiums received in cash.....	\$20,901 94
Gross cash received on bills or notes taken for premiums.....	2,810 89
	<u>\$23,712 83</u>
Gross cash received for premiums.....	\$23,712 83
Deduct re-insurance, rebate, abatement and return premiums.....	4,967 33
	<u>\$18,745 50</u>

Bills and notes received during the year for Inland Marine premiums, and remaining unpaid, \$870.

ANCHOR MARINE—*Continued.**For Ocean Risks.*

Gross premiums received in cash.....	\$32,065 77
Gross cash received on bills and notes taken for premiums.....	36,975 47
Gross cash received for premiums.....	\$69,041 24
Deduct re-insurance, &c.....	16,771 86
Net cash received for said premiums.....	<u>\$52,269 38</u>
Bills and notes received during the year for Ocean premiums, and remaining unpaid, \$51,234.82.	
Total net cash received for premiums.....	\$71,014 88
Received for interest on bonds and mortgages.....	519 22
Received for interest and dividends on stocks, &c.....	5,716 70
Total cash income.....	<u><u>\$77,250 80</u></u>

EXPENDITURE.

For Inland Marine Risks.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$2,700).....	\$4,262 58
Less received for re-insurance.....	420 66
Net amount paid for said losses.....	<u>\$3,841 92</u>
Paid for losses occurring during the year.....	\$8,742 05
Less received for re-insurances.....	357 75
Net amount paid for said losses.....	<u><u>\$8,384 30</u></u>
Total net amount paid during the year for Inland Marine losses.....	\$12,226 22
do do Ocean do.....	59,102 91
(Of this amount \$29,937.67 was incurred in previous years.)	
Amount of dividends paid during the year (at 10 per cent.).....	4,796 00
Paid or allowed for commission or brokerage.....	14,742 52
Paid for salaries, fees, and all other charges of officials.....	4,000 00
Paid for taxes and rent.....	750 00
Miscellaneous payments, viz.:—Travelling expenses, \$225; exchange, \$50; telegraphing, \$188; subscription to registers, \$177.56; auditing and inspection, \$279.09; printing, books, stationery, postage, petty charges, &c., \$783.99; advertising, \$233.30.....	1,936 94
Total cash expenditure.....	<u><u>\$97,554 59</u></u>

RISKS AND PREMIUMS.

Inland Marine Risks.

	No.	Amount.	Premiums.
Policies in force at date of last statement.....	31	\$ 101,600	\$ 3,652 02
Taken during the year.....	721	2,365,702	21,691 48
Total.....	752	2,467,302	25,343 50
Deduct terminated.....	736	2,394,227	22,267 01
Gross in force at end of year.....	16	73,075	3,076 49
Deduct re-insured.....		21,000	918 00
Net in force at 31st December, 1879.....	16	52,075	2,158 49

ANCHOR MARINE—*Concluded.**Ocean Risks.*

Policies in force at date of last statement	132	\$ 319,465	\$19,451 87
Taken during the year	1,512	4,248,802	70,666 20
Total	1,644	4,568,267	90,118 07
Deduct terminated.....	1,451	3,956,983	57,609 64
Gross in force at end of year.....	193	611,284	32,508 43
Deduct re-insured.....		120,537	3,713 78
Net in force 31st December, 1879.....	193	490,747	28,794 65

Total number of policies in force at date.....	209	
Total net amount in force.....		\$542,822 00
Total premiums thereon		30,953 14

Subscribed and sworn to, 21st February, 1880, by

WM. P. HOWLAND,
President.

HUGH SCOTT,
Secretary.

(Received, 24th February, 1880.)

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Governor—P. PATERSON.

Manager—FRED. A. BALL.

Principal Office—Toronto.

(Organized and commenced business in Canada, 1833.)

CAPITAL.

Amount of Joint Stock Capital authorized, subscribed for and paid up
in Cash \$500,000 00

(For list of Stockholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company, viz.:—
Company's new premises, corner of Front and Scott streets, Toronto,
occupied as warehouses and offices..... \$112,790 09
Loans secured by bonds and mortgages, on which not more than one
year's interest is due, constituting a first lien on real estate..... 17,145 00
Loans as above on which more than one year's interest is due, and for
which judgment has not been obtained—first liens..... 4,800 00
Interest due and unpaid on said loans..... 2,095 27

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
City of Toronto Debentures } do Hamilton do } In deposit with Receiver— Village of Port Perry do } General. County of Middlesex do } City of Hamilton Debentures.....	\$ 24,000 00 6,000 00 11,000 00 20,000 00 540 00	\$ 24,460 00 5,400 00 9,900 00 20,400 00 432 00
Town of Sarnia do	4,000 00	4,000 00
Village of Yorkville do	1,000 00	1,000 00
Township of West Gwillimbury Debentures.....	615 00	615 00
Hamilton Bank Stock.....	3,500 00	3,465 00
Toronto Bank Stock.....	10,000 00	12,250 00
Canada Bonds 4 per cent., (£1,800 stg.).....	8,760 00	8,439 40
Canada Permanent Loan and Savings Company Stock....	9,500 00	16,625 00
Imperial Loan and Savings Company Stock.....	5,000 00	5,250 00
Farmers' Loan and Savings Company Stock.....	1,600 00	1,791 00
Ontario Saving and Investment Society Stock.....	5,000 00	6,500 00
Western Canada Loan and Savings Company Stock.....	6,200 00	9,114 00
Huron and Erie Savings and Loan Company Stock....	15,950 00	20,735 00
Canada Landed Credit Company Stock.....	2,820 00	3,666 00
Freehold Loan and Savings Company Stock.....	15,120 00	21,924 00
Deposited in the United States for benefit of policy- holders in United States only:—		
United States Government Bonds	475,000 00	524,625 00
Dominion do Stock.....	50,000 00	50,250 00
Deposit, State of Mississippi.....	15,000 00	15,000 00
Canadian Bank of Commerce Stock	21,000 00	27,600 00
Dominion Bank Stock.....	10,000 00	11,500 00
Ontario do	11,800 00	8,378 00
Federal do	4,200 00	4,242 00
Canada Permanent L. and S. Company Stock....	10,000 00	17,500 00
Huron and Erie L. and S. Company Stock.....	25,000 00	32,500 00

Total par and market value... 775,605 00 867,561 40

Carried out at market value 867,561 40

Cash on hand at head office..... 50,837 10

BRITISH AMERICA—*Continued.*

Cash in Banks, namely :—

Canadian Bank of Commerce	\$50,042 73
Bank of Montreal	12,963 01
Bank of Scotland, London, England	7 056 22

Total..... 70,061 96

Interest due and unpaid on stock	14,503 11
Agents' balances	135,498 63
Bills receivable	50,581 74

(Amount of same overdue, not included in above, \$1,265 77.)

Sundry, viz :—

Office furniture	\$6,422 21
Salvage property on losses paid	8,873 85
Rents due and accrued	767 22
	16,063 28

Total assets..... \$1,341,937 58

LIABILITIES.

1. *Liabilities in Canada.*

Net amount of losses claimed but not adjusted, and reported or supposed, but not claimed :—

Fire	\$8,937 34
Inland Marine	688 95
Ocean (\$1,100 of which was incurred in 1878)	22,366 49

Total net amount of unsettled claims for losses in Canada..... \$31,992 78

Reserve of unearned premiums for all outstanding risks in Canada, viz :

Fire	\$95,446 11
Inland Marine	128 00
Ocean	38,742 65

Total reserve of unearned premiums for risks in Canada..... 134,316 76

Dividends declared and due, but unpaid..... 1,591 83

do but not yet due..... 25,000 00

Due and accrued for commissions, &c..... 500 00

Re-assurance..... 1,239 84

Total liabilities, excluding capital stock, in Canada. \$194,641 21

2. *Liabilities in other Countries.*

Net amount of losses claimed but not adjusted :—

Inland Marine.....	\$1,000 00
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Net amount of losses claimed but not adjusted, and reported or supposed, but not claimed :—

Fire	109,351 51
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Net amount of losses reported or supposed, but not claimed :—

Inland Marine.....	549 36
Ocean.....	1,500 00
	2,049 36

Net amount of losses resisted :—

In suit—Fire.....	2,500 00
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Total net amount of unsettled claims for losses in other countries..... 114,900 87

(Of which \$5,850 of the fire and \$1,000 of the inland marine were incurred in 1878.)

BRITISH AMERICA—*Continued.*

Reserve of unearned premiums, viz. :—

Fire	\$313,490 47
Inland Marine	1,902 72
Total.....	315,393 19
Due and accrued for commission, &c.....	26,353 34
Re-assurance.....	1,252 36
Total liabilities in other countries.....	457,899 76
Total liabilities (excluding capital stock) in all countries	652,540 97
Capital stock paid up.	500,000 00
Surplus beyond all liabilities and paid up capital stock.....	189,396 61

INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
	\$ cts.	\$ cts.
Gross premiums received in cash.....	188,074 09	612,179 10
Gross cash received on bills and notes taken for premiums.....	5,813 88	1,898 31
Gross cash received for premiums	193,887 97	614,077 41
Deduct re-insurance, rebate, abatement and return premiums.....	27,486 89	65,279 00
Net cash received for Fire premiums....	166,401 08	548,798 41
Bills and notes received during the year for Fire premiums and remaining unpaid, \$7,696.54.		

<i>For Inland Marine Risks.</i>		
Gross premiums received in cash.....	16,875 26	16,032 64
Gross cash received on bills or notes taken for premiums...	4,247 67	665 09
Gross cash received for premiums	21,122 93	16,697 64
Deduct re-insurance, &c.....	392 17	2,629 76
Net cash received for Inland Marine premiums	20,730 76	14,067 88
Bills and notes received during the year for Inland Marine premiums and remaining unpaid, \$4,531.43.		

<i>For Ocean Risks.</i>		
Gross premiums received in cash.....	65,996 04	8,797 95
Gross cash received on bills and notes taken for premiums..	33,911 11	.....
Gross cash received for premiums.....	99,907 15	8,797 95
Deduct re-insurance, &c.....	36,449 44	115 14
Net cash received for Ocean premiums.....	63,457 71	8,682 81
Total net cash received for premiums.	250,589 55	571,549 10
Total net cash received for premiums in all countries..		822,138 65
Received for interest on bonds and mortgages		1,659 49
“ “ and dividends on stocks and all other sources....		38,633 95
Rent.....		3,779 10
Salvage.....		363 00
Total cash income.....		866,604 19

BRITISH AMERICA—*Continued.*

EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Count ies.
	\$ cts.	\$ cts.
Paid during the year for losses occurring in previous year (which losses were estimated in last statement at \$47,206.05).....	3,808 77	46,741 62
Paid for losses occurring during the year.....	101,477 52	276,150 78
Less savings and salvage and re-insurance.....	3,482 54	13,106 29
Net amount paid for said losses.....	97,994 98	263,044 49
Total net amount paid during the year for Fire losses.....	101,803 75	309,786 11

For Inland Marine Risks.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$355 18).....	2,065 77	.....
Paid for losses occurring during the year.....	1,290 85	9,120 74
Total net amount paid during the year for Inland Marine losses.....	3,356 62	9,120 74

Total net amount paid during the year for Fire and Inland Marine losses,
viz. :—

In Canada	\$105,160 37
In other countries	318,906 85

Total..... \$424,067 22

Net amount paid during the year for ocean losses 63,589 54
(Of which \$13,567.91 accrued in 1878)

Paid for dividends on capital stock at 10 per cent.....	49,920 74
Commission or brokerage	141,090 07
Salaries, fees and all other charges of officials.....	33,405 84
Taxes	12,683 52
Miscellaneous expenses.....	57,264 39

Total cash expenditure..... \$782,021 32

BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premium.	Amount.	Premium.	Amount.	Premium.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement	19,751,602	208,503 17	46,122,903	497,801 73	65,874,505	706,304 95
Taken during the year—new and renewed...	21,054,527	190,637 20	78,920,472	621,324 23	99,974,999	811,961 43
Total	40,806,129	399,140 37	125,043,375	1,119,126 01	165,849,504	1,518,266 38
Deduct terminated.	19,628,957	186,522 25	58,507,587	495,992 68	78,136,544	682,514 93
Gross in force at end of year	21,177,172	212,618 12	66,535,788	623,133 32	87,712,960	835,751 45
Deduct re-insured	1,331,230	20,872 35	854,858	9,007 82	2,186,088	29,880 17
Net in force at 31st December, 1879	19,845,942	191,745 77	65,680,930	614,125 51	85,526,872	805,871 28
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement	62,683	313 41	195,450	3,606 29	258,133	3,919 70
Taken during the year..	4,106,863	21,452 77	4,075,560	15,854 36	8,182 428	37,307 13
Total	4,169,551	21,766 18	4,271,010	19,460 65	8,440,561	41,226 83
Deduct terminated.	4,154,351	21,510 18	4,056,260	15,635 21	8,209,611	37,165 39
Gross and net in force at 31st December, 1879	16,200	256 00	214,750	3,805 44	230,950	4,061 44
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement	323,497	28,776 00	.....	.....	323,497	28,776 00
Taken during the year..	7,357,810	106,603 52	2,204,842	8,682 81	9,562,652	115,286 34
Total	7,681,307	135,379 53	2,204,842	8,682 81	9,886,149	144,062 34
Deduct terminated.	7,170,719	95,529 41	2,204,842	8,682 81	9,375,561	104,212 22
Gross in force at end of year	510 588	39,850 12	.....	.....	510,588	39,850 12
Deduct re-insured.	27,300	1,107 47	.....	.....	27,300	1,107 47
Net in force at 31st December, 1879	483,288	38,742 65	.....	.....	483,288	38,742 65

Total number of policies in force at date. No return.

Total net amount in force.....\$86,241,110 00

Total premiums thereon.....848,675 37

Subscribed and sworn to, 20th February, 1880, by

P. PATERSON,
Governor.FRED. A. BALL,
Manager.

(Received, 23rd February, 1880.)

STATEMENT OF THE CANADA AGRICULTURAL INSURANCE COMPANY, IN INSOLVENCY MADE BY THE ASSIGNEES ROSS, FISH AND DUMESNIL.

MONTREAL, 31st December, 1879.

The stock list remains unchanged from list furnished 31st December, 1877.

The Company went into insolvency on 10th May, 1878, by special Act of Parliament. Philip S. Ross, William T. Fish and George H. Dumesnil being nominated joint Assignees.

The outstanding risks of the Company as on the first day of October, 1878, were re-insured in the Agricultural Insurance Company of Watertown, U.S.

Supposed amount of outstanding risks, according to the books of the Canada Agricultural Insurance Company.....	\$20,000,000 00
Amount of re-insurance premium agreed upon, and since paid by the Canada Agricultural Insurance Company to the Agricultural Insurance Company, Watertown, U.S	40,000 00

Two dividends of ten per cent. each have been declared upon the fire loss claims against the Company, and the dividends so far as called for have been paid.

Amount declared : 1st, \$8,070.39 ; 2nd, \$8,070.39. Paid to date : 1st, \$6,515.19 ; 2nd, \$5,651.29.

One dividend of twenty-five per cent. in connection with the unearned premium returns has been declared and paid so far as called for. No sheet of this was printed. The amount of dividend was \$5,960.02, of which has been paid to date, \$102.73.

STOCK.

Amount called up as per previous statement, December 31st, 1878,	
30 per cent.....	\$300,000 00
Since called up, 20 per cent., viz. : 10 p. c., 10 p. c.....	200,000 00
	<hr/> \$500,000 00

Amount collected in cash up to 31st December, 1878, as previously reported.....	\$204,116 97
Collected from 1st January to 31st December, 1879.....	5,548 40
	<hr/> \$209,665 37

The following statements are annexed :—

- (a.) Intromissions of the Assignees in cash for the year commencing January 1st, 1879, and ending December 31st, 1879.
- (b.) Detailed Statement of General Expenses.
- (c.) Present Balance Sheet of the Company, showing the present state of affairs.

(Signed)

PHILIP ROSS,
WM. T. FISH,
G. H. DUMESNIL,

Joint Assignees, Canada Agricultural Insurance Company.

CANADA AGRICULTURAL—Continued.

ANALYSIS OF CASH FOR 1879.—RECEIPTS.

Bank Ville Marie, \$19,115.09 less \$25,088.43	\$1,030 86	
Payments on account of capital stock—		
Received in cash	\$5,522 15	
do for bills receivable previously got	26 25	
		5,548 40
Bills receivable for Insurance premiums collected		115 92
do general purposes do		50 00
Agents' balances collected		332 41
Interest collected on bonds, &c., \$1,056.11 less \$17.02		1,009 09
Bonds sold—Longueuil	\$5,740 00	
do Ely	2,200 00	
do Chambly	7,900 00	
		15,840 00
Wm. Angus, on account		312 50
		<u>27,239 21</u>
Balance, previous year		707 54
		<u><u>\$27,946 75</u></u>

DISBURSEMENTS.

Fire losses	\$12,308 21	
Unearned premiums	102 73	
Salaries, 1877, 1878, 1879	4,636 42	
Bills payable	629 30	
Directors' papers	2,778 15	
Agents' balances	550 00	
Rent and taxes	398 77	
Postage, telegrams, &c.	43 64	
Advertising, printing and stationery	469 02	
General expenses	426 30	
Legal expenses	175 15	
Re-insurance—balance paid	5,420 71	
		27,938 40
Balance brought forward to next year		8 35
		<u><u>\$27,946 75</u></u>

DETAILED STATEMENT OF EXPENSES GENERAL.

1879. Travelling—Fish	60 00
do Mulholland	30 00
do Dumesnil	25 50
do W. Campbell, for witness	42 35
do W. Smith, inspecting Cobourg books	50 00
do T. Bilodeau, adjusting loss	25 00
Gas	10 30
Notarials	16 50
Dewey protests	4 82
Collecting sundries	4 68
Filing papers in court	2 50
Commission selling bonds	114 00
Herald, 2 years	12 00
Furniture, carpet	21 30
Sundries	7 35
	<u><u>\$426 30</u></u>

CANADA AGRICULTURAL—*Concluded.*

ADVERTISING.

<i>Globe</i> , policyholders.....	\$ 7 20
<i>Gazette</i>	51 25
<i>Canada Gazette</i>	29 62
<i>Cie. Imprimerie Canadienne</i>	99 50
R. White.....	265 75
	<u>\$453 32</u>

LEGAL EXPENSES.

Costs, Dumas.....	\$ 25 60
Lacoste <i>in re Goff</i>	105 40
Hoolaham.....	7 65
Duhamel & Co.....	36 50
	<u>\$175 15</u>

ASSETS.

Cash in hand, \$8.35, and in bank, \$3,219.71.....	\$ 3,228 06
Agents' balances	26,471 84
Furniture account	500 00
Bills receivable—premium notes.....	6,133 48
do general.....	21,921 62
Arrears of capital stock, including new calls made this year, 20 per cent., \$95,856.78 and \$200,000.....	\$295,856 78
Less collections	5,522 15
	<u>290,334 63</u>
	<u>\$348,589 63</u>
Claim on estate of President, in insolvency, not valued, \$61,750.	

LIABILITIES.

Fire loss claims for dividend sheet.....	\$80,783 00
Less paid on two dividends,	12,308 21
	<u>\$68,474 79</u>
do resisted and not filed.....	9,516 44
Unearned premium for list	\$7,033 44
Less dividends paid.....	102 73
	<u>6,930 71</u>
Dividends to shareholders unpaid.....	455 35
Bills payable and Directors' paper	1,404 45
Bills receivable under discount overdue.....	1,540 00
Sundry creditors' claims filed.....	14,956 62
do do not filed.....	2,582 00
	<u>105,860 36</u>
Surplus	<u>\$242,729 27</u>

THE CANADA FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President—JOHN WINER. | Managing Director and Secretary—CHARLES CAMERON.

Principal Office—Hamilton, Ontario.

Organized—Ontario Chart, 20th July, 1875; Dominion Chart, 20th July, 1876.
(Commenced business in Canada, 1st September, 1875.)

CAPITAL.

Amount of Joint Stock Capital authorized.....	\$5,000,000 00
Amount subscribed for.....	1,000,000 00
Amount paid in cash.....	96,750 00
Amount paid in notes.....	3,450 00

(For List of Stockholders, see Appendix.)

ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate 155 00

Stocks and bonds owned by the Company:—

	Par Value.	Market Value.
365 shares Anglo-Canadian Mortgage Company stock.....	\$29,981 70	\$31,806 70
60 " Landed Banking and Loan Company stock.....	2,519 20	2,579 20
247 " Bank of Hamilton stock.....	13,600 00	13,254 50
*Town of Windsor debentures.....	12,000 00	11,280 00
* " Owen Sound "	15,000 00	14,100 00
* " Walkerton "	7,000 00	6,580 00
Total par and market value.....	\$80,100 90	\$79,600 40

Carried out at market value. 79,600 40

Cash on hand at head office. 97 32

*Cash in Bank of Hamilton. 19,400 00

Interest accrued and unpaid on stocks..... 2,319 92

Bills receivable..... 8,769 19

Amount of same overdue, \$1,769.19.

Agents' balances..... 10,818 88

All other property belonging to the Company:—

Preliminary expense, balance to be written off in one year more.....	\$5,000 00
Office furniture and fixtures (including insurance maps).....	3,753 18
Sundry items due Company.....	729 41
Interest accrued on "special deposit and bills receivable.".....	286 53

9,769 12

Stock acknowledgments..... 3,450 00

Gross assets..... \$134,319 83

Deduct preliminary expense account..... 5,000 00

Total assets..... 129,379 83

* In deposit with Receiver-General.

CANADA FIRE AND MARINE—*Continued.*

LIABILITIES.

Net amount of losses adjusted but not due—Fire.....	\$16,067 33	
Net amount of losses claimed but not adjusted—Fire.....	4,462 00	
Net amount of losses resisted and in suit—Fire (accrued in former year).....	2,500 00	
Total net amount of unsettled claims for losses in Canada.....		23,029 33
Reserve of unearned premiums for all outstanding risks in Canada—Fire.....		74,288 15
Due and accrued for salaries, rent, advertising, &c		1,986 08
Money borrowed from Bank of Hamilton, at 7 per cent.....		21,395 70
Security given—Anglo-Canadian stock, \$29,000 00.....		
Money borrowed on security of stock notes.....		2,350 00
Total liabilities (excluding capital stock).....		123,049 26
Capital stock paid up in cash and notes..		100,200 00

INCOME.

For Fire Risks.

Gross cash received for premiums.....	179,654 20	
Deduct re-insurance, rebate, abatement and return-premiums.....	38,276 37	
Total net cash received for premiums.....		141,377 93
Received for interest and dividends.....		9,224 70
Total.....		150,602 63
Received for calls on capital—payment on stock notes		550 00
*Total cash income... ..		151,152 63

EXPENDITURE.

For Fire Risks.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$16,797.14).....	26,021 83	
Less amount received for re-insurance.....	2,093 93	
Net amount paid for said losses		23,927 90
Amount paid for fire losses occurring during the year	87,319 24	
Less amount received for re-insurance.....	8,664 63	
Net amount paid for said losses.....		78,654 56
Total net amount paid for fire losses		102,582 46

For Inland Marine Risks.

Amount paid during the year for losses occurring in previous years (which losses were estimated in previous statement at \$1,733.08)	1,733 08
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* This cash statement includes cash received and substituted by promissory notes which appear in the assets under the head of "Bills Receivable," to the amount of \$7 630.25, and an open balance of \$697.21.

CANADA FIRE AND MARINE—*Concluded.*

Total net amount paid during the year for fire and inland marine losses.	\$104,315 54
Net amount paid during the year for ocean losses (incurred in previous year)	390 51
Commission or brokerage and all agency expenses	21,116 27
Salaries, fees, &c.....	4,777 97
Taxes.....	581 69

Miscellaneous payments, viz.:—

Head office and agency disbursements, including rent, stationery, printing, advertising, postage, agents' supplies and legal expenses.....	\$7,821 65
Adjustment and inspection, including Inspector's salary and travelling expenses, arbitration fees, &c.....	3,190 52
Paid for interest	3,159 96
Paid for office furniture and fixtures	1,370 20
	<u>15,542 33</u>

Total cash expenditure..... \$146,724 31

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at the date of last statement.	\$9,413,595	\$130,941 17
Taken during the year, new and renewed	12,443,690	160,538 09
Total.....	<u>21,857,275</u>	<u>291,479 26</u>
Deduct terminated	<u>10,158,306</u>	<u>126,049 42</u>
Gross in force at end of year... ..	11,698,969	165,429 84
Deduct re-insured	<u>1,106,379</u>	<u>16,853 54</u>
Net in force, 31st December, 1879	<u>10,592,590</u>	<u>148,576 30</u>

Total number of policies in force at date.—No return.

Total net amount in force.....	\$10,592,590 00
Total premiums thereon.....	148,576 30

Subscribed and sworn to, 21st February, 1880, by

JOHN WINER,
President,

CHARLES CAMERON,
Secretary.

(Received, 22nd February, 1880.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—SIR HUGH ALLAN.

Secretary—ARCHIBALD MCGOWN.

Agent—GERALD E. HART.

Principal Office—179 St. James Street, Montreal.

(Incorporated 30th June, 1864; commenced business in Canada, 1st January, 1865.)

CAPITAL.

Amount of Joint Stock Capital authorized.....	\$2,000,000 00
do do do subscribed for.....	1,188,000 00
do paid up in cash.....	245,368 69

(For List of Shareholders, see Appendix.)

ASSETS.

(Fire, Accident and Guarantee Departments.)

Value of real estate held by the Company, the Company's building, 179 and 181 St. James street, Montreal.....	85,000 00
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate	3,000 00

Stocks and bonds held by the Company, viz.:—

	Par value.	Market value.
242 shares Merchants' Bank stock, at 87½.....	\$24,200 00	\$21,175 00
200 shares Metropolitan Bank	500 00	500 00
10 shares Provincial Loan Company	500 00	250 00

Bonds deposited with Receiver-General, viz.:—

Montreal Harbor 6½ per cent. bonds at 110	54,000 00	59,400 00
do 6 do at 104	2,000 00	2,080 00

Total par and market value... .. \$81,200 00 \$83,405 00

Carried out at market value	83,405 00
Cash in Merchants' Bank of Canada, Toronto.....	7,397 83
Interest due and unpaid on stocks.....	3,630 00
do do loans.....	176 87
Agents' balances.....	4,128 01
Bills receivable	4,143 19
Calls on stock in course of payment.....	21,931 31
Suspense account	2,89 22
Sundry accounts due the Company.....	1,076 33
Other assets, including furniture, plans, &c	2,000 00

Total assets (Fire, Accident and Guarantee Departments) \$218,777 76

LIABILITIES.

(Fire, Guarantee and Accident Departments.)

Fire Department.

Net amount of losses claimed but not adjusted \$7,175 00

Net amount of losses resisted:—

In suit	\$6,768 00
Not in suit	2,000 00
	<u>8,768 00</u>

CITIZENS'—*Continued.*

Total net amount of unsettled claims for fire losses in Canada	\$15,943 00
(Of which \$7,102 accrued in previous years.)	
Total reserve of unearned premiums for fire risks in Canada	49,039 01
Total	<u>\$64,982 01</u>

Accident Department.

Net amount of losses claimed but not adjusted.	\$ 60 00
Re-insurance fund	<u>1,130 25</u>
Total	<u>\$1,190 25</u>

Guarantee Department.

Net amount of losses claimed but not adjusted	\$10,475 00
Net amount of losses resisted:—	
In suit (accrued previous to 1879)	\$22,077 00
Not in suit do	<u>2,390 00</u>
	24,467 00
Total amount of unsettled guaranteed claims	<u>\$34,942 00</u>
Re-insurance fund	<u>4,077 55</u>
Total	<u>\$39,019 55</u>

Total liability (for unsettled claims and reserve) in Fire, Accident and Guarantee Departments.....	105,191 81
Loans on security of real estate.	45,000 00
Interest thereon accrued but not yet due.....	<u>940 68</u>
Total liability exclusive of capital stock—Fire, Accident and Guarantee Departments	<u>151,132 49</u>
Capital stock paid up in cash	245,368 69
Stock calls in course of payment	<u>21,931 31</u>
Total	<u>267,300 00</u>

This capital is also liable to the Life Department.

INCOME.

(Fire Department.)

Gross cash received for premiums.	\$103,604 84
Deduct re-insurances, rebate, abatement and return premiums.	<u>13,887 12</u>
Net cash received for premiums	89,717 72
Received for interest	3,630 00
do do on stocks, &c.....	619 75
do rents, &c.....	<u>1,532 45</u>
Total	95,499 92
Received for calls on capital.....	<u>1,632 67</u>
Total cash income.....	<u>\$97,132 59</u>

CITIZENS'—*Continued.*

EXPENDITURE.

(Fire Department.)

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,452.02)	\$ 4,908 54	
Less received for re-insurance	528 22	
Net amount paid for said losses		\$ 4,380 32
do losses occurring during the year.....	68,872 63	
Less amount received for re-insurance	2,055 66	
Net amount paid for said losses		66,816 97
Total net amount paid during the year for fire losses.....		\$71,197 29
Commission or brokerage.....		9,522 35
Salaries, fees and other charges of officials.....		7,271 77
Taxes and rent.		2,021 66
Interest.....		3,150 00
Miscellaneous payments, viz.:—Postage, Bank Agency, telegrams and express, \$592.32; stationery, advertising, printing and calendars, \$2,247.71; plans, \$514.11; travelling expenses, \$1,695.75; law charges, &c., \$1,837.01; sundry items, \$1,015.61; bonus to agents, \$434.08.....		8,336 59
Total cash expenditure.....		<u>\$101,499 66</u>

RISKS AND PREMIUMS.

(Fire Risks in Canada.)

	Number.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	4,294	\$ 9,156,563	\$ 96,096 26
Taken during the year—new and renewed.	5,724	10,679,765	106,943 33
Total	10,118	19,836,328	203,039 59
Deduct terminated.....	4,699	9,954,426	104,096 92
Gross in force at end of year.....	5,319	9,881,902	98,942 67
Deduct re-insured.....		750,129	9,089 71
Net in force at 31st December, 1879	5,319	9,131,773	89,852 96
Total number of fire policies in force at date, 5,319.			
Total net amount in force.....			\$9,131,773 00
Total premiums thereon.....			89,852 96

ACCIDENT DEPARTMENT.

Number and amount of policies reported as taken during the year, new and renewed, 460.....	\$893,000 00
Amount of premiums on said policies.....	4,158 90
Number and amount of policies in force 31st December, 1879, 345.....	610,500 00
Amount of premiums on said policies.....	3,390 25
Number and amount of claims made during the year, 25.....	57 80
Claim outstanding	60 00

CITIZENS'—*Continued.*

INCOME.

Net cash received for premiums.....	3,532 10
do rents and interest.....	774 66
Total cash income.....	<u>4,306 76</u>

EXPENDITURE.

Bonus to policy holder.....	402 50
Cash paid for losses	437 80
Working expenses, including commissions, salaries, rent, &c.....	1,970 26
Total cash expenditure.....	<u>\$2,830 56</u>

GUARANTEE DEPARTMENT.

Number and amount of policies reported as taken during the year, new and renewed, 807.....	\$1,700,250 00
Amount of premiums on said policies.....	14,367 68
Number and amount of policies in force at 31st December, 1879, 783 ...	1,535,900 00
Amount of premiums on said policies.....	13,591 84
do claims made during the year.....	21,256 81
Claims unadjusted.....	10,475 00
Claims contested, 1877.....	<u>24,467 00</u>
Total amount of unsettled claims.....	<u>\$34,942 00</u>

INCOME.

Net cash received for premiums.....	\$13,638 50
do interest and rent.....	2,107 54
Recovered on account of claims.....	1,572 21
Total cash income.....	<u>17,318 25</u>

EXPENDITURE.

Cash paid for losses accrued in 1877.....	594 61
do do 1879.....	<u>10,781 81</u>
Total.....	\$11,376 42
General working expenses, including salaries, Directors' fees, rent, commission, law charges, &c.....	4,332 31
Total cash expenditure.....	<u>\$15,708 73</u>

Subscribed and sworn to, 18th March, 1880, by

HUGH ALLAN,
President.

GERALD E. HART,
General Manager.

(Received, 20th March, 1880.)

CITIZENS'—*Concluded.*

The following is a statement for the whole business of the Company, embracing the Fire, Guarantee, Accident and Life branches:—

ASSETS.

Fire, guarantee and accident	\$218,777 76
Life (see Life statement)	130,400 02
Total assets.....	<u>\$349,257 78</u>

LIABILITIES.

Fire, guarantee and accident.....	\$151,132 49
Life	125,416 32
Total liabilities (except paid up capital)	<u>\$276,548 81</u>

Capital stock paid up in cash	\$245,368 69
Calls on stock in course of payment.....	21,931 31
Total	<u>\$267,300 00</u>

INCOME.

Fire.....	\$95,499 92
Guarantee	17,318 25
Accident.....	4,306 76
Life	35,053 70
Total cash income.....	<u>\$152,178 63</u>

EXPENDITURE.

Fire	\$101,499 66
Guarantee	15,708 73
Accident.....	2,800 56
Life	27,761 08
Total cash expenditure	<u>\$147 800 03</u>

**THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON,
ENGLAND.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Secretary—S. STANLEY BROWN. | *Principal Office*—London, England.

Incorporated 23th September, 1861.

Agent in Canada—FRED. COLE. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of Capital authorized and subscribed	£2,500,000 stg.,	\$12,166,666 67
do paid up in cash	250,000 "	<u>1,216,666 67</u>

ASSETS IN CANADA (FIRE DEPARTMENT).

Stocks, bonds, &c., held by the Company, viz.:—

	Par value.	Market value.
Canada 5 per cents. for Fire Branch	\$50,613 00	\$50,613 00
do 4 do do	53,967 00	55,967 00
Total par and market value	<u>106,580 00</u>	<u>106,580 00</u>

Carried out at market value \$106,580 00

The above being in deposit with the Receiver-General.

Cash on hand at head offices in Canada 234 89

Cash in banks, viz.:—

Bank of Montreal	\$ 875 20
Canadian Bank of Commerce	2,739 96
Bank of British North America	<u>390 10</u>

Total 4,005 26

Interest accrued and unpaid on stocks 373 11

Agents' balances (being outstanding premiums due to head office) 8,696 75

Approximate value of block plans, maps and other agency plant, the property of the Company, at the head offices and agencies in Canada, say 1,500 00

Total assets in Canada \$121,390 01

LIABILITIES IN CANADA (FIRE DEPARTMENT).

Net amount of fire losses in Canada, reported or supposed but not claimed. \$	702 00
do do claimed but not adjusted.	20,525 75
do do resisted and in suit	<u>2,321 49</u>

Total net amount of unsettled claims for fire losses in Canada \$23,549 24

(Of this amount \$2,321.49 accrued previous to 1879.)

Reserve of unearned premiums for all outstanding fire risks in Canada. 91,206 16

Total liabilities in Canada \$114,755 40

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	\$219,460 51
Deduct re-insurance, rebate, abatement and return-premiums	<u>29,196 37</u>

Net cash received for fire premiums \$190,264 14

Received for interest and dividends paid direct to head office, England. 4,769 34

Total cash income in Canada \$195,033 48

COMMERCIAL UNION—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$8,810.15).....	\$8,846 15
Paid for losses occurring during the year.....	\$150,280 50
Less received for re-insurance	\$29,590 08
Less savings and salvage	10 00
	29,600 08
Net amount paid for said losses.....	\$120,680 42
Total net amount paid during the year for fire losses.....	\$129,523 57
Commission or brokerage	34,722 89
Salaries, fees, &c	222 50
Taxes in Canada	973 10
Miscellaneous payments:—	
Paid for adjusting losses, \$1,582.90; paid for block plans, \$259.92; printing, \$44.38; duty on stationery, \$40.18; exchange, \$37.08; law reports, \$20; paid for advertising, \$162.50; tariff assessments, \$97.35; subscriptions for different objects, \$172.50; cablegrams, \$23.50; sundry petty charges, \$73 87.....	2,519 98
Total cash expenditure in Canada.....	\$167,965 04

RISKS AND PREMIUMS.

(Fire Risks in Canada)

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	.....	\$17,944,683	\$207,502 45
Taken during the year (new).....	4,807	14,692,616	139,234 39
do do (renewed)	3,164	6,695,884	80,249 12
Total .....	.....	39,333,183	426,985 96
Deduct terminated.....	.....	19,747,693	225,959 58
Gross in force at end of year.....	.....	19,585,490	201,026 38
Deduct re-insured .....	.....	2,149,531	20,502 88
Net in force at 31st December, 1879.....	.....	17,435,959	180,523 50
Total number of policies in force in Canada at date	No return.		
Total net amount in force.....	\$17,435,959 00		
Total premiums thereon.....	180,523 50		

Subscribed and sworn to, 23th February, 1880, by

FRED COLE.

(Received, 1st March, 1880.)

GENERAL BUSINESS STATEMENT FOR YEAR ENDED 31ST DECEMBER, 1879.

(Abstracted from Report of Directors, London, England, 10th March, 1880.)

FIRE DEPARTMENT.

The account for 1878 has been closed, and the sum of £20,000 carried therefrom to profit and loss account.

The net premiums of 1879 amounted (after deduction of returns and re-insurances) to £637,887, and the losses paid and outstanding to £429,533, being 67½ per cent. on the premium income.

COMMERCIAL UNION—*Continued.*

After providing for all outstanding claims, and deducting contributions to profit and loss, the fire fund stands at £480,085.

MARINE DEPARTMENT.

The premiums received show a small increase, whilst the claims paid are £14,000 less than those of the preceding year, and the outstanding losses are moderate.

From the profit of this department the sum of £50,000 has been carried to profit and loss account.

PROFIT AND LOSS.

The Directors recommend that the balance of the account be apportioned as follows:—

To payment of dividend at 15 per cent., free of income tax (making 20 per cent. for the year, including the interim dividend)	£37,500	0	0
To reserve fund	20,000	0	0
To balance carried forward to 1880	24,019	1	9
Total.....	<u>£81,519</u>	<u>1</u>	<u>9</u>

FIRE ACCOUNT.

From 1st January to 31st December, 1879.

Dr.	£	s.	d.		Cr.	£	s.	d.
Amount of fire insurance fund at the beginning of the year	451,657	7	10	Losses paid after deduction of re-insurances...	341,275	19	11	
Premiums received after deduction of re-insurances.....	637,886	17	5	Losses outstanding, 31st December, 1879	88,257	0	0	
Interest	16,836	5	0	Commission and foreign brokerage.....	112,908	14	10	
Amount recovered of deficit late New York agents	3,354	17	9	Commission outstanding	4,044	15	0	
				Expenses of management	63,116	5	7	
				Bad debts.....	47	10	0	
				Amount to profit and loss	20,000	0	0	
				Balance in hand	£572,386	17	8	
				Less outstanding—				
				Losses estimated	88,257	0	0	
				Commission	4,044	15	0	
				Amount of fire insurance fund at the end of the year.....	480,085	2	8	
	<u>£1,109,735</u>	<u>8</u>	<u>0</u>		<u>£1,109,735</u>	<u>8</u>	<u>0</u>	

MARINE ACCOUNT.

From 1st January to 31st December, 1879.

Dr.	£	s.	d.		Cr.	£	s.	d.
Amount of marine fund at the beginning of the year	222,501	10	3	Claims paid.....	£119,879	16	2	
Premiums received after deduction of re-insurances, discounts and returns	174,666	12	0	Deduct losses provided for 31st December, 1878	4,875	0	0	
Discount on policy stamps	17	5	0					
Interest	9,195	4	7	Estimated outstanding losses, 31st December, 1879.....	5,465	0	0	
				Subscription to Lloyds' and Register books....	848	17	8	
				Expenses of management.....	13,188	16	9	
				Amount to profit and loss	50,000	0	0	
				Balance in hand	£27,338	1	3	
				Less estimated losses outstanding as above.....	5,465	0	0	
				Amount of marine fund at the end of the year.....	221,873	1	3	
	<u>£406,380</u>	<u>11</u>	<u>10</u>		<u>£406,380</u>	<u>11</u>	<u>10</u>	

COMMERCIAL UNION—*Concluded.*

PROFIT AND LOSS ACCOUNT.

From 1st January to 31st December, 1879.

DR.			CR.		
	£	s. d.		£	s. d.
Balance of last year's account	86,683	11 11	Dividend paid 13th March.....£37,500 0 0		
Interest and dividends not carried to departmental accounts	18,689	9 3	Reserve fund	20,000	0 0
Profit from fire branch.....	20,000	0 0	Interim dividend paid 13th September	57,500	0 0
Profit from marine branch	50,000	0 0	Directors and auditors	12,500	0 0
Transfer fees	43	7 6	Expenses not carried to departmental accounts	8,315	0 0
			Branch offices fittings and furniture—Amount written off	13,038	4 8
			Bad debt	1,744	2 3
			Balance	800	0 0
				81,519	1 9
	<u>£175,416</u>	<u>8 8</u>		<u>£175,416</u>	<u>8 8</u>

BALANCE SHEET.

31st December, 1879.

DR.			CR.		
	£	s. d.		£	s. d.
Shareholders' capital.....	250,000	0 0	Life investments and outstanding accounts, as per separate balance sheet	634,203	17 11
General reserve fund	160,000	0 0	Mortgages on property within the United Kingdom	235,643	8 8
Investment reserve fund..	6,130	9 0	Investments—		
Fire fund	480,085	2 8	British Government securities.....	93,596	16 1
Life account, as per separate balance sheet.....	634,203	17 11	Indian and Colonial Government securities	39,546	18 8
Marine fund	221,873	1 3	Foreign Government securities	9,977	2 7
Profit and loss account....	81,519	1 9	*Canadian, United States, Belgian and Brazilian Government securities.....	283,767	6 6
Bills payable	4,924	1 3	Railway and other debentures and debenture stocks	102,813	13 6
Unclaimed dividends	82	10 0	Railway and other stocks and shares (preference and ordinary)	43,220	16 10
Fire deposits	224	14 6	Freehold offices, Cornhill	100,000	0 0
Survey fees	21	0 0	Branch offices, fittings and furniture	13,658	8 10
Suspense account	2,883	11 1	Loans upon personal security	14,692	15 0
	<u>1,841,947</u>	<u>9 5</u>	Branch and agency balances.....	123,064	10 3
Outstanding fire losses.£88,257 0 0			Fire losses due from other companies	11,675	0 10
Outstanding fire commission.....	4,044	15 0	Outstanding—		
Outstanding marine losses	5,465	0 0	Marine premiums due 8th January, 1880... Interest	16,076	10 1
	<u>97,765</u>	<u>15 0</u>	Cash—On deposit.....£88,806 5 2	729	12 6
			Bankers' current accounts 64,694 5 5		
			In hand	164	14 10
	<u>£1,939,714</u>	<u>4 5</u>		<u>153,665</u>	<u>5 5</u>
			Bills receivable.....	64,882	7 6
			Stamps in hand	499	13 3
				<u>£1,939,714</u>	<u>4 5</u>

*These are sums which under local laws, by or contract, are specifically deposited in Canada and in Foreign Countries as a security to holders of policies issued in such countries respectively.

THE DOMINION FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JOHN HARVEY.*Secretary*—F. R. DESPARD.*Principal Office*—Hamilton.

(Commenced business in Canada, 1st January, 1878.)

CAPITAL.

Amount of Joint Stock Capital authorized.....	\$1,000,000 00
do subscribed for.....	46,600 00
do paid up in cash.....	68,688 40

(For list of Stockholders, see Appendix.)

ASSETS.

Stocks and Bonds held by the Company.

	Par value.	Market value.
City of Hamilton General Debentures.....	\$1,000 00	\$3,780 00
do Waterworks Debentures.....	400 00	392 00
do General Debenture, £1,000 sterling.....	4,866 66	4,598 00
City of Victoria Waterworks Debentures, guaranteed by Government of British Columbia, and deposited with Receiver-General at par.....	15,000 00	15,900 00
Total par and market value.....	24,266 66	24,670 00
Carried out at market value.....		24,670 00
Loan—Advance to agent at Toronto, for which Company holds his note secured by his stock.....		200 60
Cash on hand at head office.....		6,440 85
Cash in Banks, viz.:—		
Bank of Hamilton (\$35,000 of which is deposited with Receiver- General).....		\$35,963 08
Savings Bank of Hamilton Provident and Loan Society.....		2,000 00
do Anglo-Canadian Mortgage Co.....		3,000 00
do Canada Loan Co.....		3,000 00
Total.....		\$43,963 08
Interest accrued and unpaid.....		1,827 88
Agents' balances.....		9,040 53
Office furniture and maps (25 per cent. having been written off).....		1,311 08
Total assets.....		\$74,553 42

LIABILITIES.

Net amount of losses claimed but not adjusted (since paid).....	\$6,955 00
Total reserve of unearned premiums on all outstanding risks in Canada.....	33,591 27
Due other Companies for re-insurance (since paid).....	1,293 39
Total liabilities.....	\$41,844 66
Capital stock paid up in cash.....	\$68,688 40

DOMINION FIRE AND MARINE—*Concluded.*

INCOME.

For Fire Risks.

Gross cash received for premiums	\$74,591 50
Deduct re-insurance, rebate, abatement and return-premium	16,283 48
Total net cash received for premiums	\$58,308 02
Received for interest and dividends	4,120 70
Total	62,428 72
Received for calls on capital	398 14
Total income	\$62,826 86

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$637 54)	\$637 54
Amount paid for losses occurring during the year	\$38,577 30
Less amount received for re-insurances	5,191 09
Net amount paid for said losses	\$33,386 21
Total net amount paid during the year for fire losses	\$34,023 75
Commission or brokerage	11,631 70
Salaries, fees and all other charges of officials	2,419 00
Taxes	850 00
All other payments:—	
Rent and taxes, \$815.45; printing, stationery and advertising, \$2,348.25; inspection and investigation of losses, \$1,134.18; legal expenses, \$133.74; office furniture and maps, \$643.67; minor expenses, including postages, telegrams, Auditors, &c., \$1,426.97	6,502 26
Total expenditure	\$55,426 71

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	1,277	\$2,153,259	\$23,773 35
Taken during the year, new and renewed	4,250	7,628,595	82,640 17
Total	5,527	9,781,854	106,413 52
Deduct terminated	1,996	4,246,983	36,423 67
Gross in force at end of year	3,531	5,534,871	69,939 85
Deduct re-insured		632,972	6,520 55
Net in force at 31st Dec., 1879	3,531	4,901,899	63,469 30
Total number of policies in force at date	3,531		
Total net amount in force		\$4,901,899	00
Total premiums thereon			63,469 30

Subscribed and sworn to, 28th February, 1880, by

JOHN HARVEY,
*President.*F. R. DESPARD,
Secretary

(Received, 1st March, 1880.)

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

Chairman—RICHARD MUSGRAVE HARVEY. | *Secretary*—T. G. C. BROWNE.*Principal Office*—London, England; Organized, 1821.*Agents in Canada*—ROBERT SIMMS & Co. and GEORGE DENHOLM.*Head Office in Canada*—Montreal.

(Commenced business in Canada, 1st May, 1869.)

CAPITAL.

Amount of Joint Stock capital authorized and sub-	
scribed for.....	£2,000,000 stg...\$9,733,333 33
Amount paid up in cash.....	1,000,000 “ ... 4,866,666 66

ASSETS IN CANADA.

*Dominion stock	\$100,343 68
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LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	\$3,000 00
do do resisted and in suit (accrued in 1877)	4,000 00
Total net amount of unsettled claims for fire losses in Canada.....	\$7,000 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....	33,926 11
Total liabilities in Canada.....	\$41,926 11

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$52,651 88
Deduct re-insurance, rebate, abatement and return-premiums.....	2,398 45
Net cash received for fire premiums	\$50,253 43
Received for dividends on stock.....	7,026 79
Total cash income in Canada	\$57,280 22

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,000).	\$ 2,405 56
Paid for losses occurring during the year	38,255 38
Net amount paid during the year for fire losses.....	\$40,660 94
Commission or brokerage	7,547 58
Taxes.....	686 94
Miscellaneous payments	1,299 19
Total cash expenditure in Canada	\$50,194 65

* Deposited with Receiver-General for fire, the interest of which is paid direct to the Head Office in London.

GUARDIAN FIRE AND LIFE—Continued.

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premium.
Gross policies in force at date of last statement.	2,784	\$7,187,086	\$67,715 49
Taken during the year, new	1,108	3,247,508	22,196 13
do do renewed.....	1,186	3,203,890	30,164 60
Total.....	5,078	13 638,484	120,076 22
Deduct terminated.....	2,032	5,932,236	51,567 40
Gross in force at end of year	3,046	7,656,248	63,508 82
Deduct re-insured.....		56,100	656 60
Net in force at 31st December, 1879.....	3,046	7,600,148	67,852 22

Total number of policies in force in Canada at date..... 3,046

Total net amount in force.....\$7,600,148 00
 Total premiums thereon..... 67,852 22

Subscribed and sworn to, 25th February, 1880, by

GEORGE DENHOLM.

(Received, 26th February, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from *Directors' Report*, 2nd June, 1880.)

FIRE DEPARTMENT.

The fire premiums, after deducting re-assurances, amounted to £249,358 10s. 4d., being an apparent decrease of £8,862 as compared with last year, but as in last year's accounts there was an increase of about £15,000 due to the alteration in the date of making up the accounts, there is an actual increase in the premiums received this year of above £6,000.

The losses amount to £155,432 18s. 8d., being 62·3 per cent. of the premiums, which is considerably above the average.

The premium reserve fund to cover unexpired policies now stands at £112,200, being a reduction on last year, in consequence of the diminished liabilities outstanding, and the fire general reserve fund has been increased to £280,000. There is now, therefore, an aggregate fund (apart from the shareholders' capital) of £392,200 to meet fire claims.

FIRE ASSURANCE REVENUE ACCOUNT.

Amount of fire assurance fund at the beginning of the year, viz.:—

Proportion of profit appropriated to shareholders, July, 1879.....	£ 20,742 17 3	
General reserve fund	256,000 0 0	
Premium reserve due to policies unexpired on 31st December, 1878	116,200 0 0	
		£392,942 17 3
Premiums received, after deduction of re-assurances	249,358 10 4	
Interest and dividends.....	15,399 7 6	
		£657,700 15 1
Profit paid to shareholders' account in July, 1879	£ 20,742 17 3	
Losses by fire, after deduction of re-assurances.....	155,432 12 8	
Expenses of management.....	36,919 19 3	
Commission	59,279 11 11	
Agents' bad debts	107 17 7	

GUARDIAN FIRE AND LIFE—*Continued.*

Amount of fire assurance fund at the end of the year, as per separate balance sheet of the fire insurance fund, viz.:—

Premium reserve due to policies unexpired on 31st December, 1879	£112,200	0	0
General reserve fund	280,000	0	0
Proportion of profit to be appropriated to shareholders' account, in 1880	19,017	16	5
	<hr/>		
	411,217	16	5
	<hr/>		
	£657,700	15	1
	<hr/>		

SHAREHOLDERS' CAPITAL REVENUE ACCOUNT.

Amount of shareholders' capital account at the beginning of the year, viz.:—

Shareholders' capital paid up	£1,000,000	0	0
Balance available for dividend.. ..	48,456	15	9
	<hr/>		
	£1,048,456	15	9
From fire fund:—Proportion of profit of 1878, as per fire account...	20,742	17	3
Interest and dividends.....	43,464	1	7
Transfer fees.....	35	5	0
Profit on sale of investments	884	10	7
From annuity and endowment fund revenue account (surplus on re-valuation).....	2,788	12	8
	<hr/>		
	£1,116,370	2	10
	<hr/>		

Ad interim dividend to shareholders paid in January, 1879.....	£25,000	0	0
Dividend and bonus to shareholders paid in July, 1879	40,000	0	0
	<hr/>		
	65,000	0	0

Amount of shareholders' capital account at the end of the year, viz.:

Shareholders' capital paid up.	£1,000,000	0	0
Balance available for dividend.....	51,370	2	10
	<hr/>		
	1,051,370	2	10
	<hr/>		
	£1,116,370	2	10
	<hr/>		

BALANCE SHEET—FIRE DEPARTMENT.

Liabilities.

Fire assurance fund, as per fire revenue account	£411,217	16	5
*Outstanding fire losses	£20,904	18	6
*Re-assurance premiums due to other companies.....	8,128	19	3
*Commission due.....	1,630	18	4
*Expenses of management due.....	651	17	9
	<hr/>		
	31,316	13	10
	<hr/>		
	£442,534	10	3
	<hr/>		

ASSETS.

Investments:—

British Government securities.....	£76,386	5	7
Indian and Colonial Government securities.....	92,683	16	8
Foreign Government securities:—			
United States 5 per cent. registered funded loan, 1881.....	30,820	0	0
United States 6 per cent. registered bonds, 1881	20,600	0	0
United States 4 per cent. registered bonds, 1907.....	40,575	0	0
New London and Brazilian Bank, Rio Janeiro (Government deposit).....	1,020	0	0
Railway and other debentures and debenture stocks (British)...	86,613	15	11

These items are included in the corresponding items of the fire revenue account.

 GUARDIAN FIRE AND LIFE—*Concluded.*

Railway preference stock (British).....	9,820	12	4
Indian railway stock, guaranteed by Indian Government.....	9,992	8	4
London Salvage Corps (share of houses).....	900	0	0
Glasgow Salvage Corps (share of house)	550	0	0
Loans upon personal security.....	Nil.		
Agents' balances.....	37,692	6	9
Re-assurance premiums due from other companies.....	3,140	10	0
Outstanding interest, accrued but not due.....	5,723	16	2
Cash—On deposit	£ 4,105	16	3
In hand and on current account.....	15,954	17	0
	20,060	13	3
Bills receivable—Agents' and branch office remittances.....	5,955	5	3
	<u>£442,534</u>	<u>10</u>	<u>3</u>

 SHAREHOLDERS' CAPITAL ACCOUNT AND ANNUITY AND ENDOWMENT FUND ACCOUNT.
Liabilities.

Shareholders' capital paid up.....	£1,000,000	0	0
Balance available for future dividend	51,370	2	10
Total, as per corresponding rev. acct.....	1,051,370	2	10
Annuity and endowment fund, as per corresponding rev. acct.	3,849	1	2
*Unpaid dividends and bonuses to shareholders.....	5,052	1	6
	<u>£1,060,271</u>	<u>5</u>	<u>6</u>

ASSETS.

Mortgages on property within United Kingdom.....	£528,586	19	11
do on property out of United Kingdom.....	Nil.		
do of life interests, with policies.....	5,200	0	0
Investments:—			
Canada Dominion bonds, guaranteed by British Government...	93,527	10	0
Colonial Government securities	65,178	10	6
Foreign Government securities:—			
United States 5 per cent. registered funded loan, 1881.....	60,421	13	0
Indian railway debenture stock, guaranteed by Indian Govern- ment	25,000	0	0
Railway and other debentures and debenture stocks (British)..	166,302	14	7
House property (freehold offices)	31,965	0	0
Terminable rent charges on land.....	37,890	16	10
Charges on local and public rates	11,504	15	0
Life interests and reversions purchased.....	21,581	1	1
Loans upon personal security.....	Nil.		
Outstanding interest, accrued but not due.....	12,529	4	9
Cash on current account.....	582	19	10
	<u>£1,060,271</u>	<u>5</u>	<u>6</u>
Grand total.....	<u>2,981,149</u>	<u>7</u>	<u>8</u>

NOTE.—In accordance with the Company's deed of settlement, the accounts of the life assurance fund, the fire insurance fund, and the shareholders' capital and annuity and endowment funds are kept as distinct accounts, and the respective assets are invested in the names of separate sets of trustees.

* This item is included in the corresponding item of the shareholders' capital revenue account.

 THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—GEO. L. CHASE.*Secretary*—J. D. BROWNE.*Principal Office*—Hartford, Conn., U.S. Organized, May, 1810.*General Agent in Canada*—ROBERT WOOD, Montreal.

(Commenced business in Canada, 1836).

 CAPITAL.

Paid up in cash.....\$1,250,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver-General:—

	Par Value.	Market Value.
United States Reg. 1881 bonds	\$55,000 00	\$58,575 00
Ontario Bank stock, shares 271.....	10,840 00	7,588 00
Bank of Montreal stock, shares 100.....	20,000 00	28,000 00
Total par and market value.....	85,840 00	94,163 00
Carried out at market value		\$94,163 00
Agents' balances.....		302 05
Total assets in Canada		<u>\$94,465 05</u>

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, claimed but not adjusted.....	\$1,400 00
do do resisted and in suit.....	1,500 00
Total net amount of unsettled claims for fire losses in Canada...	\$2,900 00
Reserve of unearned premiums for all outstanding fire risks in Canada.	46,102 22
Total liabilities in Canada.....	<u>\$49,002 22</u>

INCOME IN CANADA.

Net cash received for fire premiums	\$80,183 75
do for interest and dividends.....	3,780 00
Total cash income in Canada.....	<u>\$83,963 75</u>

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$10,092.20)	\$11,038 35
Paid for fire losses occurring during the year.....	44,176 93
Total net amount paid during the year for fire losses.....	\$55,215 28
do for commission or brokerage	7,625 13
do for salaries, fees, &c.....	2,709 94
do for taxes in Canada.	510 69
Total cash expenditure in Canada	<u>\$65,061 04</u>

HARTFORD FIRE—*Continued.*

RISKS AND PREMIUMS.

Fire Risks in Canada.

	No.	Amount.	Premium.
Gross policies in force at date of last statement	4,863	\$8,475,750	\$94,703 82
Taken during the year, new and renewed	4,812	7,216,103	80,183 75
Total	9,675	15,691,853	174,892 58
Deduct terminated	4,720	7,849,744	87,017 18
Gross and net in force at 31st December, 1879.....	4,955	7,842,109	87,845 40

Total number of policies in force in Canada at date.....4,955

Total net amount in force.....\$7,842,109 00

Total premiums thereon.....87,845 40

Subscribed and sworn to, 14th January, 1880, by

ROBERT WOOD.

(Received, 15th January, 1880.)

GENERAL BUSINESS.

(Statement for the Year ending 31st December, 1879, as returned to the Insurance Commissioner of the State of Connecticut.)

ASSETS.

Real estate.....	\$630,175 60
Loans on bonds and mortgages.....	773,324 40
Interest accrued thereon.....	34,662 58
Stocks and bonds, par value \$1,203,605; market value.....	1,414,757 25
Cash on hand and in banks.....	350,482 03
Gross premiums in course of collection.....	241,695 57
Other assets.....	10, 23 47
Total assets.....	\$3,456,020 90

LIABILITIES.

Net amount of unpaid losses.....	\$124,106 46
Unearned premiums.....	1,110,629 26
Other liabilities.....	35,886 00
Total liabilities, excluding capital stock.....	\$1,270,621 72
Capital stock paid up in cash.....	\$1,250,000 00
Surplus beyond liabilities and capital stock	935,399 18

INCOME.

Net cash received for premiums.....	\$1,460,124 12
Interest and dividends.....	150,627 89
Other income.....	17,953 68
Total cash income.....	\$1,628,705 69

HARTFORD FIRE—*Concluded.*

EXPENDITURE.

Net amount paid for losses.....	\$860,444 88
Dividends to stockholders.....	250 000 00
Commission or brokerage.....	212,422 48
Salaries, fees, and other charges of officials.	119,137 64
Taxes.....	33,556 56
Miscellaneous.....	110,843 60
Total cash expenditure.....	<u>\$1,586,405 16</u>

RISKS AND PREMIUMS.

Written during the year, amount.....	\$151,442,247 00
Premiums thereon.....	1,558,533 10
Net in force 31st December, 1879.....	197,045,538 00
Premiums thereon.....	2,191,512 85

Subscribed and sworn to, by

GEO. L. CHASE,
President.

J. D. BROWNE,
Secretary.

HARTFORD, CONN., 10th January, 1880.

 THE IMPERIAL INSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—WILLIAM HAWTHORN, Esq. | General Manager—E. COZENS SMITH.

Principal Office—London, England; Organized, A.D. 1803.

Agent in Canada—W. H. RINTOUL. | Head Office in Canada—Montreal.

(Commenced business in Canada, A.D. 1864.)

 CAPITAL.

Amount of Joint Stock capital authorized.....	£1,600,000 stg.	\$7,786,666 67
do subscribed for.....	1,200,000 "	5,840,000 00
do paid up in cash....	700,000 "	<u>3,406,666 67</u>

ASSETS IN CANADA.

Canadian Consols, 5 per cent.	\$48,666 67
Dominion Stock	51,402 33
	<u>\$100,069 00</u>

Total deposited with Receiver-General—market value \$105,700 00

Cash on hand at Head Office in Canada 15,654 69

Total assets in Canada..... \$121,354 69

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted..... \$7,131 22

Net amount of losses resisted :—

In suit (previous to 1879).....	\$6,900 00
Not in suit.....	1,000 00
	<u>7,900 00</u>

Total net amount of unsettled claims for fire losses in Canada..... \$15,031 22

Reserve of unearned premiums for all outstanding fire risks in Canada. 81,801 24

Total liabilities in Canada..... \$96,832 46

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$156,881 45
Deduct re-insurance, rebate, abatement and return-premium.....	7,432 30

Net cash received for fire premiums \$149,449 15

*Add dividends on stocks deposited with Receiver-General..... 5,557 84

Total cash income in Canada \$155,006 99

 * These are paid direct to the head office in London.

IMPERIAL—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$3,067.08)	\$1,867 44
Paid for fire losses occurring during the year.	80,894 72
Total net amount paid during the year for fire losses in Canada.....	\$82,762 16
Paid for commission or brokerage.....	21,903 95
do salaries, fees, &c.....	1,900 00
do taxes in Canada.....	1,112 71
All other payments and expenditure in Canada.....	3,952 98
Total cash expenditure in Canada.....	<u>\$111,631 80</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
*Gross policies in force at date of last statement..	6,967	\$14,221,912	\$164,788 08
Taken during the year— <i>new</i>	3,205	7,166,930	63,807 76
do <i>renewed</i>	3,840	8,273,181	93,073 69
Total	14,012	29,662,043	321,669 53
Deduct terminated	6,671	14,702,262	155,466 19
Gross in force at end of year.....	7,341	14,959,781	166,203 34
Deduct re-insured .....	.....	261,555	2,803 80
Net in force at 31st December, 1879.	7,341	14,693,226	163,399 54

Total number of policies in force in Canada at date.....	7,341
Total net amount in force	\$14,698,226 00
Total premiums thereon.	163,399 54

Subscribed and sworn to, 2nd March, 1880, by

W. H. RINTOUL.

(Received, 3rd March, 1880.)

GENERAL BUSINESS—1879.

Capital.....	£1,600,000
Capital paid up and invested	700,000

PROFIT AND LOSS.

	£	s.	d.		£	s.	d.
Premiums received in 1879 on				Losses by fire	352,818	15	9
£189,764.113.....	571,901	7	8	Costs of administration	170,893	9	1
Interest on investments	55,104	17	9	Dividends paid to proprietors.....	84,000	0	0
Gain on sale of investments.....	1,727	10	8	Bad debts	1,972	10	2
				Balance carried down	19,019	1	1
	<u>£628,733</u>	<u>16</u>	<u>1</u>		<u>£628,733</u>	<u>16</u>	<u>1</u>

* Reported last year as follows, but now altered on account of errors found in books:—6,872, \$14,267,201; £ 194,871.43.

IMPERIAL—*Concluded.*

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Rest, 1803 to 31st Dec., 1878	715,916	12 5	British Government securities	413,973	2 9
Balance of profit and loss, 31st Dec., 1879, brought down	19,019	1 1	Bank of England stock.	24,907	16 3
			City of London bonds	36,360	0 0
Rest, 1803 to 31st Dec., 1879.....	734,935	13 6	Dock bonds and preference stock.	83,726	10 0
Add capital stock, 31st Dec., 1879	700,000	0 0	General Steam Navigation Co.'s preference shares	10,000	0 0
	1,434,935	13 6	Metropolitan Board of Works stock	10,175	0 0
Unsettled losses.....£129,433 0 0			30 Imperial Fire Office shares	2,091	15 6
Bills payable	6,591	1 7	British Railways debenture and preference stocks	225,311	9 4
Unclaimed dividends 1,8 6 11 6			Loans secured.	36,250	0 0
Traders' bills, &c 1,599 8 7			Freehold offices & premises	£212,448 10 5	
Commission and expenses due to agts. 21,669 0 0			Leasehold houses ..	8,837 14 6	
	161,079	1 8		221,286	4 11
			Indian Railways debentures and stocks	92,107	10 0
			Indian Government securities ...	26,767	16 3
			British Colonial securities.	106,783	12 5
			Compulsory Foreign Investments	22,432	10 6
			United States securities	130,999	10 9
			Total investments	1,443,192	18 8
			Cash at bankers	12,304	16 5
			Bills receivable	16,259	0 4
			Cash at bill brokers secured	10,000	0 0
			Due by agents and branches.....	104,660	10 9
			Due on account of guarantees with other companies.	9,322	13 7
			Cash in Company's offices	274	15 5
	£1,596,014	15 2		£1,596,014	15 2

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—NATHANIEL SHELMERDINE. | *General Manager*—GEO. STEWART.

Principal Office—Manchester, England. Organized, 22nd June, 1852.

Agent in Canada—S. C. DUNCAN-CLARK.

Head Office in Canada—Canada Permanent Buildings, Toronto.

(Commenced business in Canada, July, 1864).

CAPITAL.

Authorized and subscribed for.....	£2,000,000 stg.	\$9,733,333 33
Paid up in cash.....	200,000 stg.	973,333 33

ASSETS IN CANADA.

Loans secured by bonds and mortgages on real estate (first lien).....	\$50,000 00
Interest accrued on said loans	1,296 09

Stock and bonds held by the Company:—

	Par Value.	Market Value.
Canada 5 per cent. Dominion Stock deposited with Receiver-General in trust	\$100,000 00	\$105,000 00
Canada 6 per cent. terminable bonds in hands of Head Office at Manchester.	16,000 00	16,160 00
Total par and market value	\$116,000 00	\$121,160 00
Carried out at market value		121,160 00
Cash on hand at Head Office, Toronto		3 03
Cash in Banks, viz:—		
Dominion Bank, Toronto.		\$9,962 98
Bank of British Columbia.		195 47
Total		10,158 45
Interest accrued and unpaid on stocks		878 00
Agents' balances.....		7,426 36
Total assets in Canada		\$190,921 93

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted....	\$22,587 53
Net amount of losses resisted:—	
In suit (incurred in previous years).....	\$2,000 00
Not in suit.....	1,900 00
	3,900 00
Total net amount of unsettled claims for fire losses in Canada....	\$26,487 53
Reserve of unearned premiums for all outstanding fire risks in Canada.	89,679 38
Total liabilities in Canada.....	\$116,166 91

INCOME IN CANADA.

Gross cash received for fire premiums.	\$176,697 83
Less re-insurance, rebate, abatement and return-premiums.....	15,633 70

LANCASHIRE—Continued.

Net cash received for premiums.....	\$161,034 13
Received for interest on bonds and mortgages in Canada	2,797 41
do dividends on stock.....	9,162 70
Interest on bank account	208 50

Total cash income in Canada \$173,232 74

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$10,602 50)	\$6,442 19
Paid on account previous year not in above estimate	193 31
Paid for losses occurring during the year, including adjustment charges in Ontario and Quebec, and deducting amounts received for re-insurances.....	83,544 79

Total net amount paid during the year for fire losses in Canada	\$90,180 30
Paid for commission or brokerage.....	31,020 41
do salaries, fees, &c.....	2,500 00
do taxes in Canada	1,406 33
Miscellaneous payments	1,772 99

Total cash expenditure in Canada..... \$126,880 03

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Policies in force at date of last statement	7,820	\$13,506,309	\$175,137 62
Taken during the year—new.....	4,176	8,973,015	90,202 94
do do renewed.....	3,902	6,751,490	86,494 89
Total	15,898	29,230,814	351,835 45
Deduct terminated	7,239	14,061,888	169,082 21
Gross in force at end of year.....	8,659	15,168,926	182,753 24
Deduct re-insured .....	.....	523,024	8,121 63
Net in force at 31st December, 1879	8,659	14,645,902	174,631 61

Total number of policies in force in Canada at date	8,659
Total net amount in force	\$14,645,902 00
Total premiums thereon.....	174,631 61

Subscribed and sworn to, 29th March, 1880, by

S. C. DUNCAN-CLARK.

(Received, 30th March, 1880).

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, Manchester, England, 11th March, 1880.)

FIRE BUSINESS.

The fire premiums received during the year 1879 (after deducting re-insurances) amounted to £393,830, being an increase of £15,487 upon the previous year. The claims for loss and damage by fire, together with the estimated amount to be paid for losses reported to 31st December, but not then adjusted, amounted to £265,324. After providing for all claims, reported losses, expenses of management and re-insurances, the surplus amounted to £31,274, which has been carried to the Profit and Loss Account.

LANCASHIRE—*Concluded.*

DIVIDEND AND RESERVE FUNDS.

The balance of the Profit and Loss Account for the year amounted to £50,913 1s. 8d., from which a dividend of 20 per cent. has been paid, and £ 0,913 1s. 8d. carried to the Reserve Funds, which have thereby been increased from £285,160 2s. 11d. to £306,073 4s. 7d.

INVESTED FUNDS.

The interest on the Company's investments produced during the year the sum of £39,354 2s. 11d.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Premiums received after deduction of re-assurances	393,830	1	10	Losses by fire after deduction of re-assurances.....	265,324	10	2
				Expenses of management	41,846	0	10
				Commission.....	55,385	7	6
				Surplus carried to Profit and Loss Account.....	31,274	3	4
	<u>£393,830</u>	<u>1</u>	<u>10</u>		<u>£393,830</u>	<u>1</u>	<u>10</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	285,160	2	11	Dividends to shareholders, including that due 20th January, 1880..	40,000	0	0
Interest and dividends	20,803	17	8	Foreign State taxes	3,903	19	4
Surplus from fire business	31,274	3	4				
Life Fund as above.....	12,739	0	0	Balance—			
				Fire Insurance Fund £160,000 0 0			
				Gen. Reserve Fund..	146,073	4	7
					<u>306,073</u>	<u>4</u>	<u>7</u>
	<u>£349,977</u>	<u>3</u>	<u>11</u>		<u>£349,977</u>	<u>3</u>	<u>11</u>

BALANCE SHEET OF THE LANCASHIRE INSURANCE COMPANY, ON THE 31st DECEMBER, 1879.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital	200,000	0 0	Mortgages on property within the United Kingdom	452,283	3 6
Fire Insurance and Reserve Funds..	306,073	4 7	Loans on the Company's policies....	20,647	19 3
Life Assurance Fund.....	400,329	14 0			
	<u>906,402</u>	<u>18 7</u>	Investments—		
Claims under Life Policies admitted, but not yet paid.....	£10,877	12 9	In Colonial Government securities.....	£24,079	14 8
Outstanding fire losses	72,814	19 6	In Foreign Government securities	177,162	19 10
Dividends due to shareholders, including that payable 20th January, 1880.....	21,945	8 0	Railway and other debentures and debenture stocks.....	107,991	0 2
	<u>105,638</u>	<u>0 3</u>	Railway preference and other shares	36,672	9 1
			House property and land	49,476	14 0
				<u>395,582</u>	<u>17 9</u>
			Loans on personal security	387	0 0
			Agents' and branch office balances..	94,050	1 4
			Outstanding premiums at head office	2,364	10 0
			Interest accrued.....	8,523	10 6
			Cash at Bankers'.....	£56,277	5 1
			Bills on hand.	2,044	11 5
				<u>58,301</u>	<u>16 6</u>
	<u>£1,012,040</u>	<u>18 10</u>		<u>£1,012,040</u>	<u>18 10</u>

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE 13 MONTHS ENDING 31ST DECEMBER, 1879.

President—H. B. GILMOUR, Esq. | Secretary—JOHN M. DOVE.

Agent in Canada—G. F. C. SMITH.

Principal Office—Liverpool. | Head Office in Canada—Montreal.

Organized 21st May, 1836.

(Commenced business in Canada, 4th June, 1851.)

CAPITAL.

Amount of joint stock capital authorized and subscribed		
for	£2,000,000 stg.	\$9,733,333 33
Amount paid up in cash.....	245,640 "	<u>1,195,448 00</u>

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the Company, viz. :—

The Company's buildings, St. James Street, corner of Place D'Armes Square, Montreal.....	\$ 96,846 45
Loans secured by bonds and mortgages on real estate in Canada (first lien).....	621,453 78
The same constituting a second lien	2,033 34
Interest accrued on said loans	14,166 34

Stock and Bonds, viz. :—

	Par Value.	Market Value.
Dominion stock 5 per cent.....	\$50,000 00	\$50,500 00
Dominion currency, May, 1883, 5 per cent.	2,000 00	3,000 00
Montreal Investment Association, Dec, 1881, 6½ per ct. .	25,000 00	25,000 00
Montreal & Champlain Railway bonds, July, 1881, 6 p. c.	17,033 33	16,777 83

Montreal City Debentures, 6 per cent., viz. :—

Ordinary Municipal—May, 1885	6,000 00	6,150 00
do do 1882	6,000 00	6,060 00
do Nov., 1891	1,000 00	1,060 00
Waterworks do 1881	2,000 00	2,015 00
do do 1891	2,000 00	2,120 00
Fire Telegraph, May, 1887	8,000 00	8,280 00
Drill Shed do 1891	10,000 00	10,600 00
Protestant School Board bonds, Montreal, Jan, 1893	20,000 00	20,800 00
do do do do 1906	10,000 00	10,500 00

Total par and market value..... \$160,033 33 \$162,862 83

Carried out at market value (all being deposited with Receiver-General on account of fire and life).....	\$162,862 83
Loans on life policies, being the amount of their surrender value when the loans were made.....	940 00
Cash on hand at Head Office in Canada.....	889 50

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

Cash in Banks, viz.:—

Bank of Montreal, Montreal	\$18,020 20
do St. John	925 69
City and District Savings Bank, Montreal	10,834 25
Total	29,780 14

Interest accrued and unpaid on stocks	2,121 73
Agents' balances	3,730 73
Office furniture, public clock, maps, plans, &c., at Montreal office and St. John, N.B., branch office (estimated)	2,000 00
Total assets in Canada	\$936,824 84

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted	\$8,570 00
Total net amount of unsettled claims for fire losses in Canada	\$ 8,570 00
Reserve of unearned premiums for all outstanding fire risks in Canada	102,565 35
Re-insurance fund under the Life Insurance Department in Canada	45,541 37
Due and accrued for salaries, rent and general expenses, say	1,691 86
Total liabilities in Canada	\$158,368 58

INCOME IN CANADA.

Gross cash received for fire premiums	\$165,577 17
Deduct re-insurance, rebate, abatement and return-premiums	7,959 81
Net cash received for fire premiums	\$157,617 36
Received for interest on bonds and mortgages	38,542 16
Received for interest and dividends on stocks on all other sources	1,611 65
Received for rents, \$2,300; restitution money, \$50	2,350 00
Total cash income in Canada	\$200,121 17

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$6,150.00)	\$2,687 96
Paid for losses occurring during the year	\$75,775 56
Less received for re-insurance	34 85
Net amount paid during the year for said losses	75,740 71
Total net amount paid during the year for fire losses in Canada	\$78,428 67
Commission or brokerage	15,903 43
Salaries, fees and all other charges of officials	14,964 97
Taxes in Canada	1,223 97
Miscellaneous payments, viz.:—Advertising, \$1,532.19; rent, \$1,400; repairs, \$178.60; coal and gas, \$330.59; travelling, \$825.40; printing and stationery, \$840.48; fire brigade, \$100.00; postage and telegrams, \$1,001.02; exchange, \$111.65; office expenses, \$406.59; law charges, \$27.05; surveys, \$486.83; underwriters, \$78.25	7,318 65
Total expenditure in Canada	\$117,839 69

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement... ..	12,010	\$21,113,562	\$196,434 37
Taken during the year—new	4,152	8,446,050	67,325 68
do do renewed	4,368	11,130,824	98,251 49
Total	20,530	40,690,436	362,011 54
Deduct terminated.....	7,908	17,908,739	153,140 67
Gross in force at end of year	12,622	22,781,697	208,870 87
Deduct re-insured		791,597	6,425 75
Net in force at 31st December, 1879...	12,622	\$21,990,100	\$202,445 12
Total number of policies in force in Canada at date	12,622		
Total net amount in force			\$21,990,100 00
Total premiums thereon.....			202,445 12

Subscribed and sworn to, 27th February, 1880, by

G. F. C. SMITH.

(Received, 28th February, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from the Directors' Report, Liverpool, 19th May, 1880).

FIRE DEPARTMENT.

FIRE ACCOUNT.

Premiums received after deduction of re-assurances.....	£1,076,458 10 8	Losses by fire after deduction of re-assurances	£663,993 3 1
		Expenses of management	151,400 12 7
		Commission	155,593 7 7
		Other payments, viz.—	
		Contributions to fire	
		brigades at home	
		and abroad.....	£7,597 17 1
		State taxes (foreign)	9,784 3 1
			17,382 0 2
		Balance carried to profit and loss.	88,004 7 3
	<u>£1,076,458 10 8</u>		<u>£1,076,453 10 8</u>

CAPITAL SUM INSURANCE FUND.

Amount of fund at the beginning of the year.....	£3,204 19 11	Amount of fund at the end of the year, as in balance sheet.	£3,420 1 6
Premiums received during year..	70 15 6		
Interest	144 6 1		
	<u>£3,420 1 6</u>		<u>£3,420 1 6</u>

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

PROFIT AND LOSS ACCOUNT.

Balance of last year's account.....	£140,929	13	4	Amount paid to Globe 6 per cent. perpetual annuitants in 1879....	£48,592	2	6
Interest and dividends not carried to other accounts.....	129,657	3	9	Dividend for the year 1878.....	98,256	0	0
Surplus from fire account.....	88,084	7	3	Exchange.....	932	7	8
				Amount carried to general reserve and fire re-insurance fund.....	50,000	0	0
				Balance—			
				Interim dividend for the year 1879, paid 22nd November... £30,705	0	0	
				Carried to next year's account....	130,185	14	2
					160,890	14	2
	£358,671	4	4		£358,671	4	4

Balance Sheet as at 31st December, 1879.

LIABILITIES.

Shareholders' capital as in the accounts for 1872.....	£391,752	0	0				
Deduct stock issued to trustees by authority of Liverpool and London and Globe Insurance Company's Act, 1864, and held by them in trust for the Company.....	146,112	0	0				
				£	245,640	0	0
Life assurance fund—							
Liverpool and London and Globe	2,201,523	2	3				
Globe.....	377,254	10	10				
Annuity fund—							
Liverpool and London and Globe	451,364	15	7				
Globe	21,778	17	0				
General reserve and fire re-insurance fund.....	1,350,000	0	0				
Profit and loss.....	130,185	14	2				
Other funds, viz.—							
Capital sum insurance fund.....	3,420	1	6				
Investment fluctuation fund.	78,217	12	1				
Permanent fire policy deposit fund.....	64,680	11	7				
Liability to Globe annuitants, viz: £49,626 per annum, payable in perpetuity to Globe 6 per cent. annuitants, and not entailing upon the Company any liability to redeem, the payment of the annuity being collaterally secured by the guarantee fund of £1,000,000 sterling, included in the enumeration of assets in this schedule, valued at.....	1,102,800	0	0				
Claims under life policies admitted but not paid—							
Liverpool and London and Globe	56,213	11	8				
Globe	7,428	14	11				
Outstanding fire losses.....	113,944	0	0				
Other sums owing by Company—							
Dividends due and unpaid	1,620	10	8				
Amount owing to fire insurance companies	35,630	11	2				
Current accounts owing by Company.....	5,517	11	11				
	£6,247,220	5	4				

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

ASSETS.

Mortgages on property within the United Kingdom	744,509	11	10
Mortgages on property out of the United Kingdom.....	510,347	15	2
Loans on Company's policies	124,475	18	2
Investments—			
British and Colonial Government and Municipal securities.	183,428	11	4
Foreign Government and Municipal securities.....	721,824	5	7
Railway and other debentures and debenture stocks.....	640,537	12	1
Railway stocks (of which £17,435 19s. 7d. is ordinary).....	1,320,775	5	8
House property, including offices partly occupied by the Company	463,316	7	2
Ground rents and land	77,138	7	8
Life interests and annuities.....	172,766	5	1
Reversions	48,482	8	1
*Agents' balances.....	68,553	15	5
*Outstanding premiums.....	99,293	17	0
Outstanding interest accrued but not due	39,745	5	1
Cash—			
On deposit.....	166,765	4	2
In hand and on current account with bankers.....	180,543	8	0
Other assets—			
Loans on life interests, annuities and reversions.....	17,453	6	11
Loans on railway and other debenture bonds, shares and other stocks	68,902	10	11
Loans to Local Boards and Counties in United Kingdom.....	178,266	11	10
Loans on personal security.....	Nil.		
Office furniture, fire engines and plant.....	971	16	5
Bills receivable.....	7,491	5	6
Amounts owing to the Company.....	5,171	10	6

Globe.

Mortgages on property within the United Kingdom.....	228,800	0	0
Loans on the Company's policies.....	2,965	0	0
Loans to Local Boards and Counties in United Kingdom.....	22,833	3	0
House property, including offices partly occupied by the Company.	89,506	4	9
Annuities, the property of the Company.....	42,755	15	0
Railway and other debentures and debenture stocks	20,000	0	0
	<u>£6,247,220</u>	<u>5</u>	<u>5</u>

*Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.

THE LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Governor--EDWARD BUDD, Esq. | *Secretary*--JOHN P. LAURENCE, Esq.

Principal Office—No. 7 Royal Exchange, London. Incorporated, A.D. 1720.

Agents in Canada { ROMEO H. STEPHENS &
C. C. FOSTER. | *Head Office in Canada*—Montreal.

(Commenced business in Canada, 1st March, 1862.)

CAPITAL.

Amount of capital authorized and subscribed for	\$4,363,213 00
Amount paid up in cash.....	2,181,606 50

ASSETS IN CANADA.

Dominion stock.....	\$99,873 33
Canada debentures, £10,300.....	50,126 67

*Total assets in Canada and deposited with the Receiver-General..... \$150,000 00

LIABILITIES IN CANADA.

Net amount of fire losses in Canada resisted and in suit (occurred previous to 1879)	\$1,350 00
--	------------

Total net amount of unsettled claims for fire losses in Canada.....	\$ 1,350 00
---	-------------

Reserve of unearned premiums for all outstanding fire risks in Canada.	33,896 76
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Re-insurance reserve under Life Department.....	3,479.88
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Total liabilities in Canada.....	\$40,726 14
----------------------------------	-------------

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$53,603 26
Deduct re-insurance, rebate, abatement and return premiums.....	2,508 70

Net cash received for fire premiums	\$51,094 56
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Interest on deposit with Receiver-General, \$150,000, paid to Head Office, England.....	9.973 96
---	----------

Total cash income in Canada.....	\$61,068 52
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EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$1,312 00).....	\$ 1,141.17
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Paid for fire losses occurring during the year.....	43,666 18
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Total net amount paid during the year for fire losses in Canada.....	\$44,827 35
--	-------------

Paid for commission or brokerage.....	7,664 28
---------------------------------------	----------

Paid for taxes in Canada.....	939 09
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All other payments in Canada.....	284 48
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Total cash expenditure in Canada	\$53,715 20
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* \$50,000 of this is on account of Life Branch.

LONDON ASSURANCE CORPORATION—*Continued.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	2,184	\$7,019,107	\$73,540 74
Taken during the year—new	1,112	3,700,870	27,182 03
do do renewed	1,139	3,201,686	26,441 23
Total	4,435	13,921,663	127,144 00
Deduct terminated	1,979	7,384,913	58,411 69
Gross in force at end of year	2,456	6,536,750	68,732 31
Deduct re-insured		95,100	938 78
Net in force at 31st December, 1879	2,456	6,441,650	67,793 53

Total number of policies in force in Canada at date	2,456
Total net amount in force	\$6,441,650 00
Total premiums thereon	67,793 53

Subscribed and sworn to, 24th February, 1880, by

C. C. FOSTER.

(Received, 25th February, 1880.)

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, London, 1880.)

FIRE ACCOUNT.

	1878.	1879.	£	s.	d.
Dec. 31. Amount of Fire Insurance Fund at this date.....			319,337	10	11
Dec. 31. Premiums after deduction of re-assurances and returns.....			210,314	15	2
Interest and dividends.....			£12,697	17	6
Less income tax			210	14	8
			12,487	2	10
			£542,139	8	11
Losses after deduction of re-assurances and salvages.....			112,791	6	11
Expenses of management (apportioned).....			35,625	14	1
Commission.....			30,261	18	6
Bad debts			423	11	5
Profit, as per profit and loss account			10,854	1	2
Amount of Fire Insurance Fund at this date, as per balance sheet			352,182	16	10
			£542,139	8	11

MARINE ACCOUNT.

	1878.	1879.	£	s.	d.
Dec. 31. Amount of Marine Insurance Fund at this date.....			153,611	11	2
Dec. 31. Premiums after deduction of brokerage, discount and re-assurances			82,290	14	1
Interest and dividends			6,108	1	0
Less income tax			101	7	4
			6,006	13	8
Dividend received on account of bad debt.....			5	17	1
			£241,824	16	0

LONDON ASSURANCE CORPORATION—*Concluded.*

Losses after deduction of re-assurances and salvages	42,676	5	8
Returns of premiums	7,076	9	2
Expenses of management (apportioned)	16,833	13	10
Commission to Agents abroad	896	1	8
Profit, as per profit and loss account, being profit on the Marine Account of the year 1876/.....	50,526	11	1
Amount of marine insurance fund at this date, as per balance sheet	123,815	14	7
	<u>£241,824</u>	<u>16</u>	<u>0</u>

PROFIT AND LOSS ACCOUNT.

1878.

Dec. 31. Balance of account at this date..... 133,885 0 3

1879.

Dec. 31. Interest and dividends not carried to other accounts	£35,374	4	10
Less income tax	587	1	6
	<u>£34,787</u>	<u>3</u>	<u>4</u>
Profit on life assurance account.	16,172	10	3
fire account.	10,854	1	2
marine account	50,526	11	1
sale of securities.....	3,353	4	9
	<u>115,693</u>	<u>10</u>	<u>7</u>
	<u>£249,578</u>	<u>10</u>	<u>10</u>
Dividends to shareholders	107,586	0	0
Income tax.....	581	13	6
Balance as per balance sheet	141,410	17	4
	<u>£249,578</u>	<u>10</u>	<u>10</u>

 THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President—CROWELL WILLSON.| *Secretary and Agent*—D. C. MACDONALD.*Principal Office*—London, Ontario.

(Organized and commenced business in Canada, A.D. 1859.)

CAPITAL.

A mutual company having no stockholders but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance. The Company insures only private dwellings and their contents, and farm property.

ASSETS.

Loans secured by bonds or mortgages, on which not more than one year's interest is due, constituting first lien on real estate	\$ 4,194 15
Dominion stock deposited with Receiver-General.....	25,000 00
Cash on hand at Head Office.....	884 37
Cash in Banks, viz. :—	
Federal Bank	\$12,248 88
* do special deposit.....	5,000 00
Total	17,248 88
Agents' balances	41,309 37
Bills receivable.....	5,664 26
(Amount of same overdue, \$5,664 26.)	
Premium notes on hand	\$267,421 50
Less amount paid thereon	61,875 40
	202,546 10
(Total assessments on premium notes, \$90,485.32)	
Office furniture.....	607 83
Gross assets.....	\$297,454 96
† Amount which should be deducted on account of bad or doubtful Bills receivable.....	324 13
Total assets	\$297,130 83

LIABILITIES.

Net amount of fire losses adjusted but not due	\$10,766 30
do claimed but not adjusted.....	13,891 62
do reported or supposed but not claimed.	25 00
	24,682 92
Net amount of fire losses resisted :—	
In suit	66 66
Not in suit	250 00
Total net amount of unsettled claims for losses in Canada	\$ 24,999 58
Reserve of unearned premiums for all outstanding risks in Canada....	218,741 25

* Deposited to credit of Receiver-General.

† Bills receivable.....	\$5,664 26
Notes on hand.....	\$5,255 21
do do	84 92
	5,340 13
	\$324 13

LONDON MUTUAL—*Continued.*

Money borrowed, viz. :—

Promissory notes in favor of Federal Bank of Canada—

First made 8th October, 1879, falling due 8th January, 1880.....	\$10,000 00
Second made 15th November, 1879, falling due 15th Feb., 1880....	5,000 00

Total	15,000 00
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(A temporary loan pending collection of assessment No. 18.)

Total liabilities	\$258,740 83
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Surplus of assets over liabilities.....	\$38,390 00
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INCOME.

Gross premiums received in cash.....	\$28,078 52
Gross cash received on bills and notes taken for premiums.....	65,282 75

Gross cash received for premiums.....	\$93,361 27
Deduct re-insurance, rebate, abatement and return-premiums.....	374 63

Net cash received for premiums.....	\$92,986 64
-------------------------------------	-------------

Bills and notes received during the year for premiums and remaining unpaid :—

Premium notes.....	\$101,773 11
Due bills.....	13,204 62

Total.....	\$114,977 73
------------	--------------

Received for interest and dividends on stocks, and all other sources.....	2,016 88
---	----------

Sundries, viz. :—Sundry debtors, \$668.42; mortgage account, \$154.95;
Division Court, \$1,441.84; cancelled policies, \$41.43; transfer
fees, \$220.48; Molson's Bank, \$184.44.....

	2,711 56
--	----------

Total cash income.....	\$97,715 08
------------------------	-------------

EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$23,368.33)	\$23,150 76
Paid for losses occurring during the year	61,880 66

Total net amount paid during the year for fire losses	\$85,031 42
---	-------------

Commission or brokerage.....	9,675 27
------------------------------	----------

Salaries, fees, and all other charges of officials.....	10,422 35
---	-----------

Miscellaneous payments, viz. :—Bank Agency, \$199.53; law expenses, \$869.93; postages, 1,165.02; stationery, \$222.48; printing, \$1,286.85; advertising, \$301.38; rent, \$775.00; petty expenses, \$84.56; sundries, \$397.85; interest, \$698.93; rewards, \$100.00...

	6,101 53
--	----------

Total cash expenditure.....	\$111,230 57
-----------------------------	--------------

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement ...	40,932	\$38,260,572	\$404,831 15
Taken during the year.....	13,388	13,302,495	151,783 68
Total	54,320	51,563,067	556,614 83
Deduct terminated.....	13,427	13,935,136	130,124 39
Gross in force at end of year	40,893	37,627,931	426,490 44
Deduct re-insured.		182,390	1,306 90
Net in force at 31st December, 1879	40,893	\$37,445,541	\$425,183 54

LONDON MUTUAL—*Concluded.*

Total number of policies in force at date.....	40,893
Total net amount in force	\$37,445,541 00
Total premiums thereon	425,183 54

Subscribed and sworn to, 18th February, 1880, by

CROWELL WILLSON,
President.

D. C. MACDONALD,
Secretary.

(Received, 20th February, 1880.)

THE MERCHANTS' MARINE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—WILLIAM DARLING.

Secretary—PERCEVAL TIBBS. | General Manager—J. K. OSWALD

Principal Office—Montreal. Organized or Incorporated, May, 1874.

(Commenced business in Canada, 1st April, 1876).

CAPITAL.

Amount of joint stock capital authorized	\$1,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash.....	100,000 00

(For List of Stockholders, see Appendix).

ASSETS.

<i>Bonds held by the Company.</i>	Par Value.	Market Value.
Fifteen Montreal Harbor Bonds, \$2,000 each	\$30,000 00	\$31,800 00
Carried out at market value.....		\$31,800 00
Cash on hand at Head Office.....		1,642 41
Cash in Banks, viz.:—		
Merchants' Bank, Montreal.....		\$23,630 96
Bank of Montreal do		10,207 60
do Halifax		3,157 49
do St. John, N.B.....		3,091 05
do Ottawa		439 13

Total 40,526 23

(Of the above amount \$23,000 in the Merchants' Bank, and the \$30,000 Montreal Harbor Bonds,—\$53,000 in all,—is deposited with the Receiver-General).

Interest due and unpaid on stocks.....	900 00
Agents' balances.....	10,288 01
Bills receivable.....	27,313 68
Amount of same overdue, \$48.	

Sundry, viz.:—	
Open accounts.....	\$11,174 54
Balances due from other Companies.....	3,403 08
Office furniture, books and stationery	1,546 19
	16,123 81

Total assets \$128,599 14

LIABILITIES.

Net amount of losses due and yet unpaid :—

Inland Marine	\$186 10	
Ocean	368 39	
		\$554 49

Net amount of losses adjusted but not due :—

Inland Marine	\$ 243 35	
Ocean.....	1,322 44	
		1,565 79

MERCHANTS' MARINE—Continued.

Net amount of losses claimed but not adjusted:—

Ocean	1,539 72
-------------	----------

Net amount of losses reported or supposed, but not claimed:—

Inland Marine.....	\$ 300 00
Ocean	2,337 00
	<u>2,637 00</u>

Total amount of unsettled claims for losses in Canada.....	6,296 50
--	----------

Reserve of unearned premiums for all outstanding risks in Canada, viz:—

Inland Marine.....	\$ 217 60
Ocean	13,75 95

Total reserve of unearned premiums for risks in Canada	13,969 55
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All other claims against the Company:—

Balances due to other Companies.	\$1,525 44
Open accounts.....	200 03

1,725 47

Total liabilities, excluding capital stock.....	\$ 21,991 52
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Capital stock paid up.....	100,000 00
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Surplus above all liabilities and capital stock paid up.....	<u>6,607 62</u>
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INCOME.

For Inland Marine Risks.

In Canada.

Gross premiums received in cash.....	\$ 7,332 70
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Gross cash received on bills or notes taken for premiums.....	10,884 22
---	-----------

Gross cash received for premiums.....	18,216 92
---------------------------------------	-----------

Deduct re-insurance, rebate, abatement and return-premiums.....	2,247 44
---	----------

Net cash received for said premiums.....	<u>15,969 48</u>
--	------------------

Bills and notes received during the year for premiums, and remaining unpaid, \$970.

For Ocean Risks.

Gross premiums received in cash.....	\$60,182 19
--------------------------------------	-------------

Gross cash received on bills or notes taken for premiums.....	35,104 24
---	-----------

Gross cash received for premiums.....	95,286 43
---------------------------------------	-----------

Deduct re-insurance, &c.....	19,423 26
------------------------------	-----------

Net cash received for said premiums.....	<u>75,863 17</u>
--	------------------

Bills and notes received during the year for premiums, and remaining unpaid, \$26,348.68.

Total net cash received for premiums.....	\$91,832 65
---	-------------

Received for interest on bonds and mortgages.....	1,800 00
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Received for interest and dividends on stocks and all other sources.....	1,603 80
--	----------

Total cash income.....	<u>\$95,236 45</u>
------------------------	--------------------

EXPENDITURE.

For Inland Marine Risks.

In Canada.

Amount paid for inland marine losses occurring in previous years (which losses were estimated in the previous statement at \$352.52).....	\$433 54
---	----------

Paid for inland marine losses occurring during the year.....	\$4,309 81
--	------------

Less received for re-insurances.....	736 24
--------------------------------------	--------

Net amount paid for said losses	<u>\$3,573 57</u>
---------------------------------------	-------------------

MERCHANTS' MARINE—*Concluded.*

Total net amount paid during the year for inland marine losses in Canada.....	\$ 4,007 11
Total net amount paid during the year for ocean losses.....	55,238 22
(Of this amount \$5,918.06 was incurred in previous years.)	
Commission or brokerage.....	7,098 33
Salaries, fees and all other charges of officials.....	8,000 00
Taxes.....	237 50
Miscellaneous payments, &c.:—Expense account, \$2,275.32; books, stationery and printing, \$667.35; telegrams, \$214.69; office rent and furniture, \$726.75; travelling expenses, \$1,077.90; adjusters and legal expenses, \$615.37; advertising, \$135.50; collection account, \$10.08.....	5,622 96
Total cash expenditure.....	<u>\$80,204 12</u>

RISKS AND PREMIUMS.

<i>Inland Marine Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement ...	4	\$12,900	\$460 00
Taken during the year.....	733	1,637,235	18,451 92
Total	737	1,650,135	18,911 92
Deduct terminated.....	732	1,632,335	18,296 92
*Gross and net in force at 31st December, 1879.....	5	17,800	615 00

<i>Ocean Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	177	453,248	14,402 70
Taken during the year.....	3,056	5,232,935	92,965 15
Total	3,233	5,686,183	107,367 85
Deduct terminated.....	3,057	5,238,996	92,354 07
Gross in force at end of year	176	447,187	15,013 78
Deduct re-insured.....	.....	50,950	1,261 83
Net in force at 31st December, 1879.....	176	396,237	13,751 95

Total number of policies in force at date.....	181
Total net amount in force.....	\$414,037 00
Total premiums thereon	14,366 95

Subscribed and sworn to, 12th February, 1880, by

W. DARLING,
President.

J. K. OSWALD,
General Manager.

(Received, 13th February, 1880.)

* The whole of the Inland Marine Hull risks were insured against fire for the winter months.

 THE NATIONAL INSURANCE COMPANY, MONTREAL.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—ALEXANDER W OGILVIE.*Secretary and Agent*—HENRY LYE.

|

Principal Office—Montreal.

Organized 30th September, 1875.

(Commenced business in Canada, 12th January, 1876.)

 CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount subscribed for.....	700,300 00
Amount paid up in cash.....	194,892 00

 ASSETS.

Loans secured by bonds or mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	925 00
Interest accrued and unpaid on said loans.....	17 50

*Stocks and bonds held by the Company, viz:—

	Par value.
Town of Longueuil waterworks loan, Nos. 0001 to 0500, inclusive, at \$100.....	\$50,000 00
Township of North Stukely, Nos. 1 to 70, inclusive, at \$100.....	7,000 00
“ “ Rly bonds, Nos. 28 to 75, inclusive, at \$100.....	4,800 00
Parish of St. Pie, Nos. 1 to 114, inclusive, at \$100.....	11,400 00
Town of Longueuil bonds, general loan, Nos. 001 to 020, inclusive, at \$100.....	2,000 00
Total par value.....	\$75,200 00

Carried out at market value.....	71,440 00
Cash on hand at head office.....	75 59
Cash in Exchange Bank.....	4,710 19
Interest accrued and unpaid on stocks.....	1,220 00
Agents' balances.....	3,001 85
Bills receivable (for stock balances).....	4,583 00
Office furniture, fixtures, &c.....	1,610 51

 Total assets..... \$87,583 64

 LIABILITIES.

Liabilities in Canada.

Net amount of losses adjusted but not due.....	\$4,150 47
do do claimed but not adjusted.....	19,413 29
Total net amount of unsettled claims for fire losses in Canada.....	\$14,593 76
Reserve of unearned premiums for all outstanding risks.....	30,847 14
Bills payable.....	5,000 00
Total liabilities (excluding capital stock in Canada).....	\$50,530 90

 Capital stock paid up..... \$199,982 00

 * Of these the Longueuil Waterworks bonds, and \$6,000 North Stukely, are deposited with the Receiver-General.

NATIONAL—*Concluded.*

INCOME.

<i>For Fire Risks.</i>	In Canada.
Gross cash received for premiums.....	\$51,792 39
Deduct re-insurance, rebate, abatement and return premiums.....	9,746 60
Net cash received for said premiums.....	44,045 79
Total net cash received for premiums.....	44,045 79
Received for interest and dividends on stock, and all other sources.....	4,272 12
Total	48,317 91
Received for calls on capital.....	6,897 08
Total cash income.....	\$55,214 99

EXPENDITURE.

Amount paid during the year for losses occurring in previous years.....	\$3,485 69
Paid for losses occurring during the year.....	\$27,280 62
Less received for re-insurances.....	2,264 08
Net amount paid for said losses.....	\$25,016 54
Total net amount paid during the year for losses in Canada.....	\$28,502 23
Commission or brokerage.....	5,445 71
Salaries, fees, and all other expenses of officials.....	7,229 94
Taxes.....	1,399 73
Miscellaneous payments, viz:—	
Legal and loss expenses, 1,735.39; postage and telegrams, \$514.71; exchange and express, \$148.35; rent, \$2,000.00; travelling expenses, \$2,227.36; printing and stationery, \$608.80; advertising, \$1,302.45; petty expenses, \$333 34; British America Assurance Co., \$1,873.85; agency bonuses, \$1,016.55; Directors, \$635.00; Auditor, \$100.00.....	12,495 80
Total cash expenditure.....	\$55,073 41

RISKS AND PREMIUMS.

<i>Fire Risks.</i>	\$	£	s.
Gross policies in force at date of last statement.....	5,166,783	74,457	01
Policies taken during the year—new and renewed.....	4,865,506	54,281	29
Total.....	10,032,289	128,738	20
Deduct terminated.....	4,627,250	65,489	98
Gross in force at end of year.....	5,405,039	63,248	32
Deduct re-insured.....	274,004	3,764	09
Net in force 31st Dec., 1879.....	\$5,131,035	\$59,484	23
Number of policies in force at date.....		No Return.	
Net amount in force.....		\$5,131,035	00
Total premiums thereon.....		59,484	23

Montreal, 12th August, 1880.

HENRY LYE,
Secretary.(Received, 13th Aug., 1880.)
13—5

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR YEAR ENDING 30TH NOVEMBER, 1879.

President—HIS GRACE THE DUKE OF ROXBURGHE.*General Manager*—DAVID SMITH.*Agent in Canada*—MACDOUGALL & DAVIDSON.*Principal Office*—Edinburgh.*Head Office in Canada*—Montreal.

(Organized or incorporated, 1809.

Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for, £2,000,000 sterling.....	\$9,733,333 33
Amount paid up in cash, £350,000 sterling	<u>1,703,333 33</u>

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the Company, viz. :—

Four-story building situate N.W. corner of St. François Xavier and Hospital Streets, Montreal, occupied by the Company and tenants as offices.....	\$70,000 00
Lot on Canterbury Street, St. John, N.B., on which former office of the Company stood.....	3,240 00
	<u>\$73,240 00</u>

Loans secured by bonds or mortgages, on which not more than one
year's interest is due, constituting a first lien on real estate 85,134 65

Interest due and unpaid on said loans..... 694 04
do accrued do do 1,163 75

Canadian stocks and bonds, viz. :—

	Par Value.	Market Value.
Dominion 5 per cent. stock	50,000 00	50,500 00
City of Montreal 6 per cent. bonds.....	65,000 00	66,950 00
Montreal Harbor 6½ per cent. bonds.....	47,000 00	49,350 00

Deposited with Receiver-General in trust for security of policy-holders	162,000 00	166,800 00
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Other investments in control entirely of the Company :—

Dominion 5 per cent. stock.....	95,300 00	96,253 00
City of Montreal 6 per cent. bonds	27,000 00	27,530 00
Montreal Harbor 6½ per cent. bonds	8,000 00	8,400 00
do do do	25,000 00	26,500 00
Province of Ontario Railway Subsidy Fund certificates....	162,481 23	162,481 23

Total par and market value	\$179,781 23	\$487,964 23
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Carried out at market value.....	\$487,964 23
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Cash on hand at head office in Canada	2,539 15
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Cash in Banks, viz. :—

Bank of Montreal, special	\$68,000 00
do current account	18,607 41
Credit Fonciers	<u>3,762 31</u>

Total	\$90,369 72
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Interest accrued and unpaid on stocks and bonds.....	7,163 53
--	----------

Agents' balances	<u>30,736 13</u>
------------------------	------------------

Other assets, viz. :—

Office furniture in Montreal and Toronto offices.....	\$2,500 00
Amount of Quebec insurance tax stamps on hand	94 58
Amount due by other companies for re-insurance	<u>971 66</u>

3,566 19

Total assets in Canada.....	<u>\$782,571 39</u>
-----------------------------	---------------------

NORTH BRITISH AND MERCANTILE—*Continued.*

LIABILITIES IN CANADA.

Net amount of fire losses in Canada due and unpaid.....	\$9,075 50
do do resisted and in suit (of which \$1,500 occurred, in 1874, in Nova Scotia, and \$900, in 1878, in New Brunswick)	2,400 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 11,475 50
Reserve of unearned premiums for all outstanding fire risks in Canada.	146,690 16
Re-insurance fund, under the life insurance branch.	271,191 86
Total liabilities in Canada	<u>\$429,357 52</u>

INCOME IN CANADA.

Gross cash received for fire premiums	\$292,947 53
Deduct re-insurance, rebate, abatement and return-premiums.....	30,439 34
Net cash received for fire premiums.....	\$262,508 19
Received for interest and dividends on bonds and mortgages.....	41,596 06
do on stocks and other sources.....	11,857 50
Rents received from Montreal property	4,490 00
Total cash income in Canada.....	<u>\$320,451 75</u>

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$30,912.52)	\$25,887 52
Paid for fire losses occurring during the year.....	\$147,693 15
Less re-insurances	4,700 26
	<u>142,992 89</u>
Total net amount paid during the year for fire losses in Canada.....	\$168,880 41
Commission or brokerage.....	35,364 32
Salaries, fees, &c.....	12,801 72
Taxes in Canada	1,874 11
Miscellaneous payments, viz.:—Postages, express and freight charges, telegrams, cablegrams, travelling expenses, &c., \$2,838.46; printing, advertising, book-binding, stationery, rents, gas and water rates and repairs, \$7,449.89; law expenses, \$122.00; Auditors' fees, \$250.00; Underwriters' Association, \$223.87; plans of various places, \$313.00; donation to firemen, volunteers and Young Men's Christian Association, \$80.79; amount disbursed in British Columbia, \$43.62; illuminating Company's building (Vice-Regal visit), \$43.12; subscription to Goderich fire-alarm apparatus, \$10.00.	\$11,374 75
Less amount charged to life department.....	1,000 00
	<u>10,374 75</u>
Total expenditure in Canada.....	<u>\$229,295 31</u>

RISKS AND PREMIUMS.

Fire Risks in Canada.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	11,637	\$30,150,610	\$296,655 07
Taken during the year—new.....	6,343	14,613,450	139,606 65
do do renewed.....	7,980	17,488,166	153,340 88
Total.....	25,960	62,252,226	589,602 60
Deduct terminated.....	12,859	33,678,049	310,167 85
Gross in force at end of year.....	13,101	28,574,177	279,434 75
Deduct re-insured.....		2,411,479	30,439 34
Net in force, 30th November, 1879.....	13,101	26,162,698	248,995 41

NORTH BRITISH AND MERCANTILE—*Continued.*

Total number of policies at date.....	13,101
Total net amount in force.....	\$26,162,698 00
Total premiums thereon	248,995 41

Subscribed and sworn to, 9th March, 1880, by

THOS. DAVIDSON.

(Received, 11th March, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1878.

(Abstracted from Directors' Report, Edinburgh, 31st March, 1879).

FIRE BUSINESS.

In 1878 the net premiums received amounted to.....	£915,196	1	3
During 1879 the premiums received amounted to.	£1,157,015	2	8
Deduct re-insurances	254,344	16	5
Net premiums were	902,670	6	3
Exhibiting a decrease of	£12,525	15	0

The losses by fire have amounted to £477,145 14s. 6d.; this includes a full estimate of all claims that had arisen prior to 31st December, 1879.

After setting aside, as usual, one-third of the premiums for the year, to provide for the liabilities on the current policies, the balance on the profit and loss account for 1879, including £57,047 14s. 3d. brought forward from 1878, amounts to £282,003 0s. 11d.

GENERAL STATE OF AFFAIRS AS AT 31ST DECEMBER, 1879.

LIABILITIES.

Fire Department.

Shareholders' capital	£ 350,000	0	0
Reserve fund.	£794,576	19	11
Premium reserve	300,890	2	1
Profit and loss account. £282,003 0 11			
Less Interim dividend paid 6th Oct., '79. 35,000 0 0			
	247,003	0	11

Unclaimed dividends.	1,342,470	2	11
Outstanding losses	2,078	5	4
Bills payable	67,781	7	10
Re-assurance premiums	3,491	7	8
Superannuation fund.	66,919	0	7
Sundry accounts due.....	15,945	1	0
	4,228	11	9

£1,952,913 17 1

ASSETS.

Fire Department.

Foreign Government, State and Municipal Securities.....	£585,932	18	3
Colonial Government and Municipal Securities	88,271	7	1
New 3 per cent. annuities	47,061	5	0
Loans on mortgages and other securities	268,978	6	1
	£990,213	16	5
Premises in Edinburgh, London, and branches partly occupied as offices of the Company and partly producing rental.....	324,541	13	3
26 shares of Company's stock, at £18 6s 6d.; market price at date £45	476	9	0
Premiums in course of collection and cash in hand at branches and agencies, and at branch bankers	302,971	6	6
Bills receivable	53,621	0	0
Due by bankers, short loans in London, and in hand.	165,287	14	8
Due by Life Office.	14,262	8	1
Outstanding interest.....	1,539	9	2

£1,852,913 17 1

NORTH BRITISH AND MERCANTILE—*Concluded.*

PROFIT AND LOSS ACCOUNT, 1879.

To Losses in 1879	£584,836 9 10	By Balance from 1878	£ 57,047 14 3
Re-assurances	107,690 15 4	Premium reserve account, 1878	305,065 7 1
	£477,145 14 6	Premiums in 1879.....£1,157,015 2 8	
Income tax on Company's profits	2,894 5 0	Re-assurances 254,344 16 5	
Agency and other balances irrecoverable	2,313 11 7		902,670 6 3
Charges—		Transfer fees.	65 10 0
General char- ges .. £157,960 15 7		Interest	71,450 18 11
Deduct propor- tion charged to life..... 21,520 16 8		Profit realized on sale of in- vestments and of Company's shares.....	5,803 16 3
	£136,430 18 11		
Commission..... 140,425 19 9			
	276,856 18 8		
Premium reserve account, one-third of £902,670 6s. 3d., net premiums in 1879.	300,890 2 1		
Interim dividend paid 6th Oc- tober, 1879.....£ 35,000 0 0			
Balance carried down	247,003 0 11		
	282,003 0 11		
	£1,342,103 12 9		£1,342,103 12 9
		By Balance brought down.....	£247,003 0 11

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—ALEXANDER DAVIDSON. | General Manager—A. P. FLETCHER.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | Agent in Canada—TAYLOR BROS.

(Organized or Incorporated, 1836; Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£3,000,000	\$14,600,000
Amount paid up in cash.....	150,000	730,000

ASSETS IN CANADA.

Stocks and Bonds held by the Company:—

	Par Value.	Market Value.
Canada Dominion Stock.....	\$85,833 33	\$85,833 33
do 5's	12,166 67	12,166 67
do 6's	2,000 00	2,100 00
Total par and market value.....	100,000 00	100,100 00

In deposit with Receiver-General in trust.....	\$100,100 00
Cash in hand at head office	3,769 68
Interest accrued and unpaid on stocks.....	711 80
Agents' balances.....	6,407 99
Total assets	\$110,989 47

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted.....	\$500 00
do do do resisted and in suit (accrued in 1876).....	800 00
Total net amount of unsettled claims for fire losses in Canada	\$1,100 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....	43,49 59
Total liabilities in Canada.....	\$44,52 59

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$77,534 29
Deduct re-insurance, rebate, abatement and return-premiums.....	8,905 92
Net cash received for fire premiums.....	\$68,628 37
Add interest and dividends on stocks and all other sources	6,719 00
Total cash income in Canada.....	\$75,347 37

NORTHERN—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$1,772.95).....	\$1,772 95
Paid for fire losses occurring during the year	\$55,454 81
Deduct savings, salvage and re-insurances.....	10,793 58
Net amount paid for said losses.....	44,661 23
Total net amount paid during the year for fire losses in Canada.....	\$46,434 18
Paid for commission, brokerage, salaries, fees and all other charges of officials in Canada.....	13,520 77
Paid for taxes in Canada.....	1,355 35
Total expenditure in Canada.....	\$61,310 30

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	4,949	\$8,931,652	\$93,232 18
Taken during the year—new	2,313	4,309,752	36,970 65
do renewed.....	2,089	4,617,452	40,968 20
Total.....	9,351	17,858,856	171,171 03
Deduct terminated.....	3,923	8,684,939	77,063 05
Gross in force at end of year.....	5,428	9,173,917	94,107 98
Deduct re-insured.....		884,772	7,130 66
Net in force, 31st December, 1879.....	5,428	8,289,145	86,977 32
Total number of policies in force in Canada at date	5,428		
Total net amount in force.....			\$8,289,145 32
Total premiums thereon.....			86,977 32

Subscribed and sworn to, 27th February, 1880, by

JAMES W. TAYLOR.

(Received, 28th February, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDED 31ST DECEMBER, 1879.

(Abstracted from *Directors' Report*, Aberdeen, 11th June, 1880.)

FIRE DEPARTMENT.

The stationary character of the revenue from this department, which was a feature of the years 1877-8, has at length given place to signs of movement, and the Directors have the pleasure of reporting that the premiums for the past year exhibit an increase of £2,243 10s. 9d. over those of the previous year, that is to say, from £405.689 5s. 1d. which was the income in 1878, to £413,932 15s 10d.; the income in 1879.

The losses amounted to £227,525 15s. 3d., or 54.97 per cent. of the premiums, which is 2.75 per cent. below the average of the Company's whole experience since its establishment, in 1836.

The expenses of management, including commission to agents and out-goings of every kind not specially chargeable to the life department, and therefore chargeable to this, amounted to £125,600 13s. 10d., or 30.34 per cent. of the receipts, which is a fraction above the ratio of last year.

NORTHERN—Continued.

The usual abstract of the income and expenditure of the department appears in the annexed account, from which it will be seen that the operations of the year resulted in a profit of £58,058 9s. 4d.

Fire Account for the Year ending 31st December, 1879.

Amount of fire funds at the beginning of the year.....	£375,000	0	0
Amount transferred from profit and loss account, in terms of resolution of general meeting held 13th June, 1879.....	75,000	0	0
Proportion of premiums set aside in 1878 for "current risks".....	£135,229	15	9
Premiums received after deduction of re-assurances.....	413,332	15	10
	£549,162	10	10

£450,000 0 0

Losses by fire paid and outstanding (after deduction of re-assurances).....	£227,525	15	0
Commission.....	58,455	16	8
Expenses of management.....	69,144	17	2
Proportion of premiums set aside for "current risks" of 1879, being one-third of the year's revenue.....	137,977	11	11
Balance of revenue transferred to profit and loss account.....	58,058	9	4
	£549,162	10	10

Amount of fire fund at the end of the year, as per balance sheet.....£450,000 0 0

£450,000 0 0

Profit and Loss Account for the Year ending 31st December, 1879.

Brought forward from last year.....	£160,020	18	7
Profit on fire account of 1879.....	58,058	9	4
Balance of Interest Account, after charging it with the amounts due to the life and annuity funds respectively.....	51,673	6	3
Profit on investments realized.....	5,672	14	3
Transfer dues.....	54	15	0
	£275,480	3	5

Amount transferred to fire reserve fund in terms of resolution of general meeting held 13th June, 1879.....	£175,000	0	0
Dividend and bonus declared 13th June, 1879.....	37,500	0	0
Dividend declared 20th November, 1879.....	22,500	0	0
Income tax.....	3,512	17	4
Allowances to retired and to families of deceased officers of the Company.....	682	10	0
Agents' balances irrecoverable.....	906	13	11
Loss on exchange.....	310	16	11
Balance at credit of this account, as per balance sheet.....	135,057	5	3
	£275,480	3	5

*Balance Sheet on the 31st December, 1879.***LIABILITIES.**

Shareholders' capital paid up	£150,000	0	0
General reserve fund.....	150,000	0	0
Fire fund.....	450,000	0	0
Premiums set aside for "current fire risks".....	137,977	11	11

NORTHERN—*Concluded.*

Life assurance fund :—

Non-participation branch.....	254,262	18	5
Participation branch	1,139,531	4	10
Annuity fund.....	68,352	0	10
Balance at the credit of profit and loss account.....	135,057	5	3
	<hr/>		
	£2,485,181	1	3
Claims under life policies admitted but not due.....	£47,381	8	6
Outstanding fire losses.....	31,071	15	5
Outstanding charges.....	6,246	3	3
Bills payable, being drafts by distant agencies not arrived at maturity.....	4,963	18	4
Due to other companies and agents	25,588	10	5
Shareholders' dividends unclaimed.....	1,899	2	7
	<hr/>		
	117,150	18	7
	<hr/>		
	£2,602,331	19	10

ASSETS.

Mortgages on property within the United Kingdom.....	£435,106	18	5
*Mortgages on property out of the United Kingdom.....	107,145	13	10
Loans on parochial and other public rates.....	305,588	8	0
do life interests.....	29,574	7	4
do reversions.....	42,488	8	7
do debentures, preference stocks and shares of railways and other companies.....	67,900	0	0
do the Company's policies.....	56,574	0	8
do personal security.....	5,022	8	2
Investments :—			
British Government securities.....	74,001	18	4
Indian and Colonial Government securities.....	318,021	8	4
Foreign Government securities.....	289,177	18	8
Railway and other debentures and debenture stocks.....	211,370	11	9
do preference and guaranteed stocks.....	199,706	19	11
Gas and water companies' stocks.....	35,427	13	7
Rent charges.....	13,169	9	3
House property.....	49,757	13	11
Freehold ground rents...	48,789	19	10
Life interests.....	2,193	12	5
Reversions.....	39,006	15	5
Bills receivable, being remittances not arrived at maturity.....	16,083	0	10
Due from other companies and agents.....	111,871	14	4
Outstanding premiums.....	11,550	18	8
Outstanding interest and dividends.....	4,968	4	7
Interest accrued but not payable.....	25,545	6	3
Cash in the hands of bankers (on deposit).....	49,669	0	4
do do (on current account).....	50,818	15	0
Stamps on hand.....	348	16	3
Cash in hand.....	140	17	2
	<hr/>		
	£2,602,331	19	10

* Viz : in Australia, under the direction of the Local Board at Melbourne.

THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—STEPHEN CROWELL.*Secretary*—PHILANDER SHAW.*Principal Office*—12 and 14 Court Street, Brooklyn, N.Y.

(Incorporated 10th September, 1853.)

Agent in Canada—ROBERT HAMPSON.*Head Office in Canada*—Montreal.

(Commenced business in Canada, 1st May, 1874.)

CAPITAL.
Amount authorized, subscribed and paid up in cash..... \$1,000,000

ASSETS IN CANADA.

U.S. Bonds in deposit with Receiver-General, viz.:—

	Par Value.	Market Value.
U.S. Bonds 4 per cent. Registered.....	\$50,000	\$51,625
do 1881 do	50,000	52,375
Total par and market value.....	<u>\$100,000</u>	<u>\$104,000</u>
Carried out at a market value.....		\$104,000 00
Agents' balances.....		2,945 93
Premium notes on which policies have been issued.....		2,205 10
Total assets in Canada.....		<u>\$109,149 03</u>

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due.....	\$ 76 00
Net amount of ocean losses in Canada, claimed but not adjusted.....	23,600 00
Total amount of unsettled losses in Canada.....	<u>\$23,676 00</u>
Reserve of unearned premiums for all outstanding risks in Canada, viz.:	
Fire.....	\$4,928 35
Inland marine	1,262 63
Ocean	758 75
Total reserve of unearned premiums in Canada.....	<u>6,949 73</u>
Total liabilities in Canada.....	<u>\$30,625 73</u>

INCOME IN CANADA.

Fire Risks in Canada.

Gross cash received for premiums	\$7,921 92
Deduct re-insurance, rebate, abatement and return-premiums	406 19
Net cash received for fire premiums.....	<u>\$7,515 73</u>

PHENIX—*Continued.**Inland Marine Risks in Canada.*

Gross premiums received in cash	\$16,487 93	
Gross cash received for bills and notes taken for premiums...	11,407 00	
Gross cash received for premiums.....	27,887 93	
Deduct re-insurance, &c.....	1,326 25	
Net cash received for said premiums		26,561 68
Bills and notes received during the year for inland marine premiums and remaining unpaid, \$2,203.10.		

Ocean Risks in Canada.

Gross cash received for premiums.....	\$72,016 93	
Deduct re-insurance, &c.....	9,357 72	
Net cash received for said premiums.....		62,659 21
Total net cash received for premiums...		96,736 62
Total cash income in Canada.....		<u>\$96,736 62</u>

EXPENDITURE IN CANADA.

Fire Risks in Canada.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$450)	\$ 373 50	
Amount paid for losses occurring during the year.....	5,252 06	
Total amount paid during the year for fire losses in Canada.....		\$5,625 56

Inland Marine Risks in Canada.

Paid for inland marine losses occurring during the year.....	\$28,673 03	
Less savings and salvage	\$ 3,142 31	
Also less re-insurance.....	13,804 24	
		16,946 55
Total amount paid during the year for inland marine losses in Canada ...		11,126 48
Total net amount paid during the year for fire and inland marine losses in Canada.....		\$16,752 04
Total net amount paid during the year for ocean marine losses.....		96,760 63
(Of this amount \$2,012.56 was incurred in previous years.)		
Commission or brokerage.....		11,573 78
Taxes in Canada.....		215 00
General expenses :—Postage, exchange, advertising, &c.....		1,441 35
Total cash expenditure in Canada.....		<u>\$ 26,942 80</u>

RISKS AND PREMIUMS.

Fire Risks in Canada.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$709,555	\$7,463 72
Taken during the year—new and renewed.....	902,257	7,921 92
Total	1,611,812	15,385 64
Deduct terminated.....	648,480	5,800 76
Gross in force at end of year	963,332	9,584 88
Deduct re-insured	4,500	40 50
Total net in force, 31st December, 1879.	<u>\$958,832</u>	<u>\$9,544 38</u>

PHENIX—Continued.

Inland Marine Risks.

Gross policies in force at date of last statement.....	\$4,000	\$172 50
Taken during the year.....	2,961,025	30,091 03
Total	2,965,025	30,563 53
Deduct terminated.....	2,888,292	27,268 78
Gross in force at end of year.....	76,733	3,294 75
Deduct re-insured.....	12,625	769 50
Net in force at 31st December, 1879.....	\$64,108	\$2,525 25

Ocean Risks.

Taken during the year.....	\$7,844,511	\$72,016 93
Deduct terminated.....	7,669,157	71,258 15
Gross and net in force, 31st December, 1879.....	\$175,354	\$758 78

Total number of policies in force in Canada at date.....	No return.
Total net amount in force.....	\$1,198,294 00
Total premiums thereon.....	12,828 41

Subscribed and sworn to, 18th February, 1880, by

ROBERT HAMPSON.

(Received, 19th February, 1880.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

As returned to the Department of Insurance, State of New York.

ASSETS.

Real estate.....	\$315,000 00
Loans on bond and mortgage	211,000 00
Interest due and accrued on said bond and mortgage loans.....	5,570 41
Stocks and bonds—par value, \$1,289,992.33 ; market value.....	1,328,395 84
Interest due and accrued thereon.....	2,889 66
Cash on hand and in banks.....	403,133 00
Loans on collateral security of stocks, &c., of par value, \$72,800, market value, \$84,301.....	64,968 00
Interest due and accrued thereon.....	1,379 26
Gross premiums in course of collection.....	95,058 47
Bills receivable.....	29,492 27
Other assets.....	21,747 91
Total assets.....	\$2,478,639 82

LIABILITIES.

Net amount of unpaid losses.....	\$132,087 39
Unearned premiums..	868,014 59
Due and accrued for rent, &c.....	3,250 00
All other claims.....	8,201 05
Total liabilities, except capital stock.....	\$1,011,553 03
Capital stock paid up in cash	\$1,000,000 00
Surplus beyond liabilities and capital stock.....	467,086 79

 PHENIX—*Concluded.*

INCOME.

Net cash received for premiums	\$2,162,587 97
(Bills and notes received for premiums and remaining unpaid, \$29,492.27.)	
Interest and dividends	98,931 30
Other income.....	6,240 64
Total cash income.....	<u>\$2,267,759 91</u>

EXPENDITURE.

Net amount paid for losses	\$1,777,681 65
Dividends.....	100,000 00
Commission or brokerage	331,955 68
Salaries, fees, &c.	163,730 93
Taxes.....	31,752 00
Miscellaneous.....	160,492 84
Total cash expenditure... ..	<u>\$2,565,613 10</u>

RISKS AND PREMIUMS.

Fire risks—written during the year—amount.....	\$153,397,865 00
Premiums thereon	1,313,897 18
Net in force, 31st December, 1879—amount.....	160,498,814 00
Premiums thereon	1,565,967 92
Marine and inland risks—written during the year.....	152,744,741 00
Premiums thereon	1,371,300 19
Net amount in force, 31st December, 1879	9,929,191 00
Premiums thereon	60,494 52

STEPHEN CROWELL,
President.

PHILANDER SHAW,
Secretary.

NEW YORK, 13th February, 1880.

 THE PHOENIX FIRE INSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1879.

Secretary—JOHN J. BROOMFIELD; *Assistant*—FRANCIS B. MACDONALD.*Principal Office*—19 Lombard Street, London; Organized, A.D. 1782.*Agents in Canada*—GILLESPIE, MOFFAT & Co. | *Head Office in Canada*—Montreal.
(Commenced business in Canada, A.D. 1804.)

 CAPITAL.

The Company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand a customary balance exceeding £600,000 sterling, for the payment of fire losses only.

ASSETS IN CANADA.

Canada Dominion stock (par value).....	\$50,171 00
Canada 5 per cent. consolidated stock (par value).....	50,126 00
Total assets in Canada (deposited with Receiver-General).	<u>\$100,297 00</u>

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	\$9,757 54
Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,757 54
Reserve of unearned premiums for all outstanding fire risks in Canada.	79,264 09
Total liabilities in Canada.....	<u>\$89,021 63</u>

INCOME IN CANADA.

Gross cash received for fire premiums	\$166,243 10
Less re-insurance, rebate, &c.....	15,345 40
Net cash received for fire premiums	\$150,897 70
Add dividends on the deposit with Receiver-General, paid directly to Head Office in London	6,018 57
Total cash income in Canada	<u>\$156,916 27</u>

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$36,406.51).....	\$36,450 31
Paid for fire losses occurring during the year.....	113,574 84
Less amount received for re-insurance	2,501 01
Net amount paid during the year for said losses.....	<u>111,073 83</u>
Total net amount paid during the year for fire losses.....	\$147,524 14
do do do Commission on brokerage...	28,842 11
do do do taxes in Canada.....	1,525 00

PHOENIX FIRE—*Concluded.*

Miscellaneous payments, viz. :—

Expenses and fees incurred in the adjustment of losses	\$1,452 59	
Board of underwriters' expenses	119 95	
Fire Alarm Telegraph Co.	60 00	
Advertising	352 85	
		<u>1,985 39</u>
Total cash expenditure in Canada.....		<u>\$179,876 64</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement... ..		\$16,833,792	\$178,640 77
Taken during the year—new.....	2,631	7,743,341	73,743 21
do do renewed.....	2,749	8,322,685	92,499 89
Total		32,899,818	344,883 87
Deduct terminated.....		16,664,171	184,828 72
Gross in force at end of year.....		16,235,647	160,055 15*
Deduct re-insured.....		834,373	9,157 45
Net in force, 30th November, 1878		<u>\$15,401,274</u>	<u>\$150,897 70*</u>

Total number of policies in force at date. No return.

Total net amount in force\$15,401,274 00

Total premiums thereon 150,897 70

Subscribed and sworn to, 28th February, 1880, by

A. T. PATERSON.

(Received, 1st March, 1880.)

*These figures are incorrect. J. B. C.

 ESTATE PROVINCIAL INSURANCE COMPANY OF CANADA.

 STATEMENT OF THE ASSIGNEE FOR THE YEAR ENDING 31ST JANUARY, 1880.

ASSETS.

Cash with Court (proceeds of the deposit, less dividend No. 1 and proportion of expenses)	\$16,609 84
Cash with Court (other collections, less expenses).....	40,972 87
Cash in sundry banks and in hand.....	974 13
Estimated cash value of other assets (not including claims upon shareholders)—say	5,000 00
Total	\$63,556 84

LIABILITIES.

Unquestioned fire claims.....	\$134,806 35
Less dividend on \$132,634.82 paid.....	26,526 96
	\$108,279 39
Unadjusted and disputed claims	25,417 75
Unquestioned inland marine claims	\$663 53
Less dividend paid.....	132 70
	530 83
Rebates of premium.....	\$3,506 77
Less dividend paid	701 90
	2,804 87
Total ranking on Government deposit.....	\$137,032 84
Ocean marine claims unquestioned	28,673 46
do disputed.....	2,900 00
Fire claims arising since the schedule of policies were made under the Act and said not to rank on Government deposit... ..	825 00
Sundry claims	2,812 73
Total	\$171,344 03

PROFIT AND LOSS ACCOUNT.

Dr.

Fire losses to 31st January, 1880.....	\$5,538 53
Fire premiums written off.....	\$92 23
Marine notes	502 00
Bills receivable.....	5,494 04
Farm notes.....	20 38
Stock acknowledgments	463 02
	6,568 67
Agents' balances.....	11,357 07
Expenses, law costs, commission.....	418 12
Stocks and bonds.....	1,195 05
Mortgages and real estate.....	3,204 37
Office furniture	1,400 00
Dividend 20 per cent.....	27,361 56
	\$57,063 37

* A second dividend has since been paid of 20 per cent. on \$136,777.78—\$27,357.29; and 20 per cent on \$4,142.96—\$828 59, a dividend since the date of the first dividend.

ESTATE PROVINCIAL—*Concluded.*

CR.

Interest.....	\$1,827 88
Law costs.....	40 98
Fire losses recovered	24,530 10
Marine do	1,651 48
Sundry claims recovered	285 00
	<hr/>
	\$28,335 44
	<hr/>

RECAPITULATION.

Balance at Cr. profit and loss, 31st January, 1879	\$16,722 61
Credits as above.....	28,335 44
	<hr/>
	\$45,058 05
Debits as above.....	57,063 37
	<hr/>
Balance at debit of profit and loss, 31st January, 1880	\$12,005 32
	<hr/>

A. HARVEY,

Receiver and Assignee.

THE QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JOHN GREAVES CLAPHAM.

Secretary—WM. LUNN FISHER.

Principal Office—Quebec.

(Organized 2nd April, 1818, and Incorporated by Act of L. C., 9 Geo. IV., cap. 58, amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by an Act 42 Vic., cap. 69.)

(Commenced business, 1818.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$500,000 00
Amount paid up in cash	325,000 00

(For List of Stockholders, see Appendix.)

ASSETS.

Real Estate—A lot of ground in the City of Quebec, situated on the westerly side of St. Peter Street, bounded in front by St. Peter Street, in the rear by Sault au Matelot Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Company, with a cut stone building thereon erected and known as "The Quebec Fire Office"..... \$40,000 00

Stocks and Bonds held by the Company.

	Par Value.	Market Value.
*Quebec Bank.....	\$62,500	\$53,125
*Banque Nationale	49,500	33,650
Union Bank	10,000	6,200
Montreal Bank.....	22,000	30,250
Bank of Commerce.....	50,000	59,500
Merchants Bank.....	10,000	8,600
Eastern Townships Bank	10,000	10,350
Montreal Telegraph.....	12,000	11,640
St. Maurice Bridge loan	16,000	14,400
Town of Stratford debentures.....	10,000	10,000
City of Belleville do	10,000	10,000
*City of Quebec consolidated stock	15,200	15,200
*Dominion stock.....	25,000	25,000

Total at par and market value	\$302,200	\$287,925
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Carried out at market value.....	\$287,925 00
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Cash on hand at head office.....	141 20
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Cash in banks, viz.:—

La Banque Nationale.....	\$40,611 22
Quebec Bank	6,760 12
Bank of Nova Scotia	4,208 35

Total	\$51,579 69
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* Of those marked thus * there are deposited with the Receiver-General:—

Quebec Bank stock.....	\$35,000
Banque Nationale stock	25,000
City of Quebec consolidated stock	15,200
Canada Dominion stock.....	25,000

Total.....	\$100,200
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QUEBEC FIRE—*Concluded.*

Interest accrued and unpaid on stocks	2,132 1
Office furniture.....	500 0
Rents accrued.....	278 00
Total assets.....	\$382,556 48

LIABILITIES.

Net amount of losses due and yet unpaid.....	\$ 3,800 00
Total reserve of unearned premiums for risks in Canada.....	38,253 17
Dividends declared and due, but unpaid.....	1,303 00

Total liabilities (excluding capital stock)	\$43,356 17
--	--------------------

Capital stock paid up.....	\$325,000 00
Surplus beyond all liabilities and capital stock	14,200 31

INCOME.

Gross cash received for premiums	\$64,767 67
Deduct re-insurance, rebate, abatement and return-premiums	4,167 97
Net cash received for premiums	\$60,599 70
Received for interest and dividends on stock and all other sources	21,642 35
Received for rent.....	1,359 83
Total cash income	\$83,601 88

EXPENDITURE.

Total net amount paid during the year for fire losses.....	\$19,510 73
Amount of dividends paid during the year at 10 p. c.....	32,737 00
Commission or brokerage.....	2,636 74
Salaries, fees, &c.....	6,506 40
Taxes.....	1,065 05
Printing and stationery.....	554 09
General charges.....	821 30
Total cash expenditure	\$63,831 31

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Policies in force at date of last statement.....	\$7,820,455	\$82,656 30
Taken during the year—new	1,638,081	15,558 95
do do renewed.....	5,187,861	49,208 72
Total	14,646,397	147,423 97
Deduct terminated.....	6,918,981	67,370 65
Gross in force at end of year.....	7,727,416	80,053 32
Deduct re-insured.....	387,004	3,546 97
Net in force, 31st December, 1879	\$7,340,412	\$76,506 35
Total number of policies in force at date.....	No return.	
Total net amount in force.....	\$7,340,412 00	
Total premiums thereon.....	76,506 35	

Subscribed and sworn to, 20th February, 1880, by

J. GREAVES CLAPHAM,
President.

W. L. FISHER,
Secretary.

(Received, 28th February, 1880.)

THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President—BERNARD HALL.

Manager—J. MONCRIEFF WILSON.

Principal Office—Liverpool. Organized 22nd July, 1858.

Chief Agents in Canada—FORBES & MUDGE.

Head Office in Canada—191 St. James Street, Montreal.

(Commenced business in Canada, 5th July, 1859.)

CAPITAL.

Amount of joint stock capital authorized, £2,000,000 stg.....	\$9,733,333 33
Amount subscribed for, £1,798,300 stg.....	8,751,726 66
Amount paid up in cash, £179,835 stg.....	875,197 00

ASSETS IN CANADA.

Real estate.....	\$100 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	1,960 00
Interest due and unpaid on said loans.....	112 94

Stocks owned by Company, viz. :—

	Par Value.	Market Value.
* Dominion stock.....	\$100,000 00	\$100,000 00
* Canada 5's.....	51,100 00	51,100 00

Total market value..... 151,100 00

Loans on security of life policies.....	4,596 40
Cash on hand at head office in Canada	285 38

Cash in banks, viz. :—

Molson's Bank, Montreal.....	\$1,349 25
Bank of New Brunswick.....	2,093 38
Merchants' Bank of Halifax.....	8,494 30

Total 11,936 93

Interest accrued and unpaid on stocks	1,888 75
Interest accrued and unpaid on loans	114 18
Agents' balances in Canada.....	11,841 14
Sundry—Office furniture, plans, stationery, &c. (approximate).....	2,200 00

Total assets in Canada..... \$186,135 72

LIABILITIES IN CANADA.

Fire losses in Canada :—

Net amount of losses adjusted but not due.	\$3,743 33
do claimed but not adjusted	2,719 00
do reported or supposed, but not claimed	360 00
do resisted and in suit (incurred in previous years).	8,500 00

Total net amount of unsettled claims for fire losses in Canada.....	\$15,322 33
Reserve of unearned premiums for all outstanding fire risks in Canada..	98,643 59
Due and accrued for miscellaneous expenses.....	382 38

Total liabilities of fire department in Canada..... \$114,348 30

Add liabilities, Life Department 71,612 60

Total liabilities in Canada..... \$185,960 90

* Deposited with Receiver-General for Fire and Life.

QUEEN—Continued.

INCOME IN CANADA—FIRE DEPARTMENT.

Gross cash received for premiums.....	\$199,841 28
Deduct re-insurance, &c	17,799 72
Net cash received for fire premiums.....	\$182,041 56
Interest on bonds and mortgages.....	240 65
*Interest and dividends on stocks and all other sources.....	7,280 85
Total cash income in Canada.....	\$189,563 06

EXPENDITURE IN CANADA—FIRE DEPARTMENT.

For Fire Risks in Canada.

Paid during the year for losses occurring in previous years (estimated in last statement at \$8,720.38).....	\$8,531 93
Paid for losses occurring during the year.....	124,192 14
Less received for re-insurance	17,660 14
Net amount paid for said losses	\$106,532 00
Total net amount paid during the year for fire losses	\$115,063 93
Paid or allowed for commission or brokerage	21,155 32
Paid for salaries, fees and other charges of officials.....	10,750 00
Paid for taxes.....	1,693 42
Miscellaneous payments.....	6,977 65
Total cash expenditure in Canada	\$155,640 32

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	8,452	\$16,512,229	\$208,372 07
Taken during the year—new.....	4,312	9,303,329	91,540 12
do renewed.....	4,140	7,851,882	104,188 27
Total	16,904	33,667,440	407,100 46
Terminated.....	8,129	17,031,034	201,188 00
Gross in force at end of year.	8,775	16,636,406	205,912 46
Deduct re-insured .....	.....	781,051	9,724 66
Net in force at 31st December, 1879.....	8,775	\$15,855,355	\$196,187 80
Total number of policies in force in Canada at date	8,775		
Total net amount in force			\$15,855,355 00
Total premiums thereon.....			196,187 80

Subscribed and sworn to, 4th March, 1880, by

A. M. FORBES.

(Received, 5th March, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, Liverpool, England, 1880.)

FIRE BRANCH.

The Directors have pleasure in stating that the results in this branch have been satisfactory, having regard to the unfavorable condition of the trade which has prevailed during a great portion of year, and the continuance of the severe competition which was alluded to in the last report. The premium income of the year shows a considerable advance on that of 1878.

* The dividends on \$51,100 (Canada 5's) are paid direct to the head office at Liverpool, being the dividends on deposit on account of life branch.

QUEEN—Continued.

The premiums of the year, less re-insurances, are £491,942, as compared with £456,274, and the losses of the year paid and outstanding are £300,643, or 61·11 per cent., as compared with £251,661, or 55·16 per cent. of the previous year.

The premiums in 1877 were \$450,883, and the losses \$383,567, or 85 per cent.

SURPLUS.

The balance in last year's account was.....	£78,597	19	4
Out of which was added to general reserve	£46,559	0	7
And appropriated for dividend.....	18,003	10	0
	64,562	10	7
Leaving the balance brought into this year's account.....	14,035	8	9
The surplus in this year's fire account is.....	47,213	17	5
The interest is.....	31,543	15	10
Transfer fees.....	85	0	0
	£92,878	2	0
Out of this has been credited to fire fund as unearned premiums.....	£20,000	0	0
The income-tax of 1879 is.....	891	1	7
	20,891	1	7
	£71,987	0	5
And the Directors now recommend that the balance should be applied as follows:—To the payment of a dividend of 10 per cent., and a bonus of $7\frac{1}{2}$ per cent., together at the rate of $17\frac{1}{2}$ per cent. for the year, free of income-tax.....			
	£31,506	2	6
(Of this, £9,001 15s., being at the rate of 10 per cent. per annum, has already been paid for the half-year ending 30th June last.)			
That there be carried to general reserve.....	20,000	0	0
And that there be carried forward to next year's accounts.....	20,480	17	11
	£71,987	0	5

After giving effect to the foregoing, the funds will stand as follows:—

Capital paid up.....	£180,035	0	0
General reserve fund.....	190,000	0	0
Fire fund.....	160,000	0	0
Balance carried forward.....	20,480	17	11
Life accumulation fund.....	325,616	13	3
Annuity fund.....	10,963	1	11
	£887,095	13	1

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from 1878.....	140,000	0	0	Losses by fire after deduction of re-assurances.....	300,643	16	7
Premiums received after deduction of re-assurances.....	491,942	4	8	Expenses of management.....	£57,774	5	3
				Directors' and Auditors' fees for 1878....	3,430	0	0
					61,204	5	3
				Commission.....	82,880	5	5
				Amount reserved for unearned premiums.....	160,000	0	0
				Amount carried to profit and loss account.....	27,213	17	5
	£631,942	4	8		£631,942	4	8

QUEEN—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's accounts	78,597	19	4	Amount carried to			
Interest	31,543	15	10	general reserve fund,			
Transfer fees.....	85	0	0	as per last report.....	£46,559	0	7
Amount transferred from fire acc't..	27,213	17	5	Dividend and bonus			
				for half-year ending			
				31st December, 1878	<u>18,003</u>	<u>10</u>	<u>0</u>
						64,562	10
				Income-tax		891	1
				Dividend for half-year			7
				ending June, 1879....	£ 9,001	15	0
				Balance	<u>62,985</u>	<u>5</u>	<u>0</u>
						71,987	0
							5
	<u>£137,440</u>	<u>12</u>	<u>7</u>			<u>£137,440</u>	<u>12</u>
							<u>7</u>

BALANCE SHEET ON THE 31ST DECEMBER, 1879.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital, as per last account	180,035	0 0	Mortgages on property within the United Kingdom.....	34,871	9 9
General reserve fund, as per last account.....	123,440	19 5	Mortgages on property out of the United Kingdom.....	101,020	17 1
Amount transferred from profit and loss account, per last report.....	46,559	0 7	Loans on the Company's policies....	19,338	6 6
			Investments:—		
Life insurance fund	325,616	13 3	British Government securities	4,572	1 1
Annuity fund.....	10,963	1 11	Indian and Colonial Government securities.....	47,372	16 5
Fire fund	160,000	0 0	Foreign securities	233,922	11 0
Profit and loss account (less half-year's dividend).....	62,985	5 5	Railway and other debentures and debenture stocks.....	45,726	8 8
			Railway preference stocks.....	102,781	5 3
			Ordinary railway stocks and shares	45,284	11 8
	909,600	0 7	House property:—		
Claims under life policies admitted, but not yet payable:.....	8,098	2 8	Queen Insurance Buildings, Liverpool.....	103,400	0 0
Outstanding fire losses.....	42,026	7 1	do London.....	23,439	7 0
Foreign drafts not yet matured.....	497	0 2	do Southampton.....	1,200	0 0
Dividends unclaimed.....	266	13 0	do New York.....	57,355	8 1
Balance re-insurance accounts with other offices	31,373	6 0	do Chambers, Birmingham.....	94	5 3
Other liabilities, viz.:—			Premises, Westmoreland Street, Dublin.....	1,389	15 0
Income tax.....	1,065	18 1	Proportion of purchase of salvage premises.....	2,758	5 0
Legal expenses	535	12 11	The bonds of Local Boards and Corporations	13,679	9 8
Advertising and stationery.....	2,250	3 6	Loans on railway stocks and shares	5,300	0 0
Other expenses.....	2,641	3 2	Loans upon reversion and life interest.....	15,228	1 7
	6,492	17 8	Loans upon personal security, and in connection with life policies.....	14,681	9 4
			Agents' and branch balances	43,914	6 2
			Outstanding premiums, £10,465 1 1		
			Outstanding interest	15,395	4 4
			Cash at bankers:—		
			On deposit	£ 6,500	0 0
			On current account.....	45,274	2 0
			In hand	241	0 10
				52,015	2 1
			Furniture at chief and branch offices	3,145	4 5
	£998,354	7 2		£998,354	7 2

THE ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL, CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—ANDREW ROBERTSON.

Secretary and Attorney for Canada—
ARTHUR GAGNON.

Principal Office—160 St. James Street, Montreal.

(Organized 23rd May, 1873. Commenced business in Canada, 13th August, 1873.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$2,000,000 00
*Amount paid up in cash..... 300,000 00

(For list of Shareholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company, viz. :—

Mill at Nicolet, valued at \$7,000 00
Mill at St. Morique, valued at..... 8,000 00

Total..... \$15,000 00

Loans secured by bonds and mortgages on which not more than one
year's interest is due, constituting a first lien on real estate..... 22,000 00
The same constituting a second lien on real estate..... 11,500 00

†Stocks and bonds held by the Company :—

	Par Value.	Market Value.
	\$ cts.	\$ cts.
United States bonds 5 per cent., 1881, registered.....	100,000 00	103,500 00
do 6 do 1881 do	100,000 00	104,375 00
do 4 do 1907 do	50,000 00	51,687 50
do 6 do 1895-99 do	10,000 00	12,000 00
Montreal Harbor bonds, 6 p. c	56,000 00	57,400 00
Montreal Warehousing Company's bonds.....	24,333 33	18,250 00
Sincennes McNaughton Line stock	2,500 00	1,000 00
Total par and market value.....	342,833 33	348,212 50

Carried out at market value..... \$348,212 50
Cash on hand at head office.... \$769 52

* Capital paid up \$300,000
Paid on special assessment and capital reduced 800,000

Total paid..... \$1,100,000

Leaving—Subscribed capital not paid \$900,000
Of which there is—Called but unpaid..... 100,000
Uncalled..... 800,000

	Par Value.
† Deposited in State of New York with Superintendent	\$200,000
do do Ohio do	50,000
do do Virginia do	10,000
Dominion of Canada with Receiver-General.....	56,000

 ROYAL CANADIAN—*Continued.*

Cash in banks, viz. :—

Bank of Montreal, Montreal.....	\$14,216 14
do New York.....	12,306 76
Merchants' Bank, Halifax.....	5,000 00
Bank of Montreal, New York, loss fund account.....	19,231 58

 Total..... \$50,754 48

Agents' balances.....	49,670 38
Bills receivable.....	29,878 53

All other property belonging to Company, viz. :—

Open account of sundry debtors..... 2,348 07

 Total assets..... \$530,133 48

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses adjusted but not due—Fire..... \$500 00

Net amount of losses claimed but not adjusted :—

Fire.....	\$17,454 50
Inland Marine.....	628 85
Ocean.....	1,000 00

 \$19,083 35

Net amount of losses reported or supposed but not claimed :—

Inland Marine.....	\$3,039 90
Ocean.....	8,432 38

 11,472 28

Total amount of unsettled claims for losses in Canada..... 31,055 63

Reserve of unearned premiums for all outstanding risks in Canada, viz. :—

Fire.....	\$68,668 07
Inland Marine.....	3,549 35
Ocean.....	24,011 66

Total reserve of unearned premiums for risks in Canada 96,229 08

Amount of money borrowed.....	40,000 00
Interest accrued thereon.....	379 72
All other claims against the Company, sundry creditors.....	3,000 00

 Total liabilities (excluding capital stock) in Canada..... \$170,664 43

ROYAL CANADIAN—*Continued.*(2.) *Liabilities in other Countries.*

Net amount of losses reported or supposed but not claimed—Inland Marine.....	\$1,578 12
Net amount of losses resisted :—	
In suit—Fire.....	\$15,715 00
Not in suit—Fire, since paid.....	4,300 00
	<u>21,015 00</u>
Total net amount of unsettled claims for losses in other countries.....	22,593 12
(Of this amount \$12,675—fire—was incurred prior to 1879, of which \$900 since paid.)	
Total liabilities in other countries.....	<u>\$22,593 12</u>
Total liabilities (excluding capital stock) in all countries	\$193,257 55
Capital stock paid up.....	<u>300,000 00</u>
Surplus beyond all liabilities and paid-up capital stock.....	<u>\$36,875 93</u>

INCOME.

<i>For Fire Risks.</i>	<i>In Canada.</i>	<i>In other Countries.</i>
Gross premiums received in cash	\$133,709 10	\$302,276 87
Gross cash received on bills and notes taken for premiums..	1,925 56	.....
Gross cash received for premiums	135,634 66	302,276 87
Deduct re-insurance, rebate, abatement and return-premiums.....	18,880 66	47,288 42
Net cash received for fire premiums.....	<u>\$116,754 00</u>	<u>\$254,988 45</u>

Bills and notes received during the year for fire premiums and remaining unpaid, \$715.

For Inland Marine Risks.

Gross premiums received in cash	\$15,285 95	\$8,338 72
Gross cash received on bills or notes taken for premiums...	8,970 33	8,213 00
Gross cash received for premiums.....	24,256 28	16,551 72
Deduct re-insurance, &c.....	5,533 58	1,581 49
Net cash received for inland marine premiums.....	<u>\$18,722 70</u>	<u>\$14,970 23</u>

Bills and notes received during the year for inland marine premiums and remaining unpaid, \$5,287.50

For Ocean Risks.

Gross premiums received in cash	\$47,809 24	\$5,202 05
Gross cash received on bills and notes taken for premiums..	40,922 51	1,861 00
Gross cash received for premiums.....	88,731 75	7,053 05
Deduct re-insurance, &c.....	32,119 41	1,749 19
Net cash received for ocean premiums.....	<u>\$56,612 34</u>	<u>\$5,303 86</u>

 ROYAL CANADIAN—*Continued.*

 Bills and notes taken during the year for ocean premiums
 and remaining unpaid, \$23,776.03.

Total net cash received for premiums.....	\$192,089 04	\$275,262 54
Total net cash received for premiums in all countries.....		\$467,351 58
Received for interest on bonds and mortgages		22,961 60
Received for interest and dividends on stocks and all other sources....		593 67
Total		\$490,906 85
Received for assessment calls		10,871 69
Total cash income.....		\$501,778 54

EXPENDITURE.

<i>For Fire Risks.</i>	<i>In Canada.</i>	<i>In other Countries.</i>
Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$52,791.71).....	\$4,378 35	\$36,811 92
Paid for losses occurring during the year.....	57,458 49	266,269 00
Less amount received for re-insurance.....	7,239 62	3,965 27
Net amount paid for said losses	50,218 87	262,303 73
Total net amount paid during the year for fire losses	\$54,597 22	\$299,115 65
<i>For Inland Marine Risks.</i>		
Net amount paid for losses occurring during the year.....	\$13,190 13	\$7,179 88
Total net amount paid during the year for fire and inland marine losses, viz :—		
In Canada		67,787 35
In other countries		306,295 53
Total.....		\$374,082 88
Net amount paid during the year for ocean losses.....		72,817 09
(\$7,000 of this amount is for losses incurred previous to 1879.)		
Amount of dividends paid during the year at 5 per cent.....		11,800 00
Commission or brokerage		72,258 57
Salaries, fees and all other charges of officials.....		48,371 81
Taxes		11,715 45
All other payments and expenditure		264,053 72
(Of which \$176,648.66 was for re-insurance of all risks in the United States.)		
Total cash expenditure		\$855,099 52

ROYAL CANADIAN—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	16,480,027	169,347 92	36,130,792	473,125 83	52,610,819	642,473 75
Taken during the year (new and renewed).....	15,391,254	139,307 91	24,130,161	280,170 37	39,521,415	419,478 28
Total	31,871,281	308,655 83	60,260,953	753,296 20	92,132,234	1,061,952 03
Deduct terminated.....	16,735,499	160,316 52	42,994,186	530,202 11	59,729,685	690,518 63
Gross in force at end of year...	15,135,782	148,339 31	17,266,767	223,094 09	32,402,549	371,433 40
Deduct re-insured.....	1,049,707	11,003 16	17,266,767	223,094 09	18,316,474	234,097 25
Net in force at 31st December, 1879.....	14,086,075	137,336 15	.....	.....	14,086,075	137,336 15
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....	85,434	4,050 37	64,500	2,857 50	149,934	6,907 87
Taken during the year.....	4,045,676	35,386 42	1,973,955	14,199 57	6,019,631	49,535 99
Total	4,131,110	39,436 79	2,038,455	17,057 07	6,169,565	56,493 86
Deduct terminated.....	3,964,510	30,963 79	2,004,055	15,741 07	5,968,565	46,704 86
Gross in force at end of year...	166,600	8,473 00	34,400	1,316 00	201,000	9,789 00
Deduct re-insured.....	14,000	1,374 30	34,400	1,316 00	48,400	2,690 30
Net in force at 31st December, 1879....	152,600	7,098 70	.....	.....	152,600	7,098 70
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....	457,694	35,022 99	71,650	2,408 29	529,344	37,431 28
Taken during the year.....	5,810,686	94,336 57	866,908	5,502 05	6,667,594	99,838 62
Total	6,268,380	129,359 56	928,558	7,910 34	7,196,938	137,269 90
Deduct terminated.....	5,943,230	104,233 23	918,558	7,610 34	6,861,788	111,843 57
Gross in force at end of year...	325,150	25,126 33	10,000	300 00	335,150	25,426 37
Deduct re-insured.....	22,200	1,114 67	10,000	300 00	32,200	1,414 63
Net in force at 31st December, 1879.....	302,950	24,011 66	.....	.....	302,950	24,011 66

Total number of policies in force at date... No return.
 Total net amount in force..... \$14,541,625 00
 Total premiums thereon..... 168,446 51

Subscribed and sworn to 11th March, 1880.

ANDREW ROBERTSON,
President.

ARTHUR GAGNON,
Secretary.

(Received, 12th March, 1880.)

 THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—R. BROCKLEBANK. | *Manager*—JOHN H. McLAREN.
Principal Office—Liverpool, England. | *Head Office in Canada*—Montreal.
Chief Agents in Canada—WM. TATLEY AND M. H. GAULT.
 (Organized, 31st May, 1845; Commenced business in Canada about 1848.)

CAPITAL.

Joint stock capital authorized, £2,000,000 sterling	\$9,733,333 33
Capital subscribed for, £1,930,300	9,394,126 67
Amount paid up in cash, £289,545 sterling	1,409,119 00

ASSETS IN CANADA.

Real Estate:—

Four story building, situate on corner of Notre Dame and Place D'Armes, Montreal, occupied by the Company and tenants as offices, including furniture and fixtures	\$70,000
Three story building, situate on corner of Yonge and Wellington Streets, Toronto, occupied by the Company and tenants as offices, including furniture and fixtures	40,000

Total real estate	110,000 00
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Stocks held by the Company:—

	Par value.
*Canada 5's	\$53,533 33
*Dominion stock	96,982 13
*Consols	170,333 34

Total par and market value	320,848 80
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Loans on security of the Company's policies (Life Department) in Canada	15,498 45
Cash on hand in head office in Canada	1,179 35
Cash in Merchants' Bank	3,918 99
Agents' balances	21,298 66

Total assets in Canada	\$472,744 25
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LIABILITIES IN CANADA.

For Fire Losses in Canada.

Net amount of losses due and yet unpaid	\$13,613 46
do do resisted and in suit (of which sum \$3,170 accrued in 1878)	3,620 00
do do not resisted	2,600 00

Total net amount of unsettled claims for fire losses in Canada	\$19,833 46
Reserve of unearned premiums on all outstanding fire risks	204,650 32

Total liabilities in fire branch in Canada	224,483 78
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Liability under life branch in Canada	259,317 40
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Total liabilities in Canada	483,801 18
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 * Deposited with the Receiver-General on account of fire and life.

ROYAL--Continued.

INCOME IN CANADA (FIRE BRANCH.)

Gross cash received for fire premiums	\$373,014 09
Deduct re-insurances, &c	29,696 65
Net cash received for fire premiums	\$343,317 44
Interest and dividends on stock in Canada.....	6,791 40
Other income, viz.:—	
Rent.....	\$2,943 34
Received in London, England, from investment for benefit of Canadian policy-holders:—	
Canada 5's	2,676 66
Consols.....	5,110 00
Total	10,730 00
Total cash income in Canada	<u>\$360,838 84</u>

EXPENDITURE IN CANADA (FIRE BRANCH.)

Amount paid during the year for fire losses occurring in previous year (estimated in last statement at \$13,804.68)	\$13,237 73
Paid for losses occurring during the year	264,386 98
Less savings and salvage	\$361 56
Less received for re-insurance.....	39,995 05
	<u>40,356 61</u>
Net amount paid for said losses.....	224,030 37
Total net amount paid during the year for fire losses in Canada.....	\$237,268 10
Paid for commission, brokerage and for salaries, fees and all other charges in Canada.....	66,011 00
Taxes in Canada	2,264 41
Total cash expenditure in Canada	<u>\$305,543 17</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement..	22,998	\$43,502,367	\$426,597 43
Taken during the year—new	9,241	19,473,431	182,226 39
“ “ renewed.....	8,425	17,226,856	161,091 05
Total.....	40,664	80,202,654	769,914 87
Deduct terminated	17,807	35,183,083	354,785 63
Gross in force at end of year	22,857	45,019,571	415,129 24
Deduct re-insured		1,256,595	10,612 78
Net in force 31st December, 1879.	<u>22,857</u>	<u>43,762,976</u>	<u>404,516 48</u>
Total number of policies in force in Canada.....	22,857		
Total net amount in force.....			\$43,762,976 00
Total premiums thereon.....			404,516 48

Subscribed and sworn to, 4th March, 1880.

WM. TATLEY,

(Received 5th March, 1880.)

ROYAL—*Continued.*

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1878.

(Abstracted from Directors' Report, 1879.)

FIRE ACCOUNT.

1878.	£	s.	d.
Amount of fire insurance fund at the beginning of the year.....	400,000	0	0
Premiums after deduction of re-assurances.....	775,871	14	11
Interest.....	24,064	15	3
Amount transferred from profit and loss account.....	100,000	0	0
	1,299,936	10	

1878.	£	s.	d.
Losses by fire after deduction of re-assurances.....	381,562	3	1
Commission.....	106,837	19	11
Expenses of management.....	116,607	17	6
Profit realised, transferred to profit and loss account	194,928	9	8
Amount of fire insurance fund at the end of the year.....	500,000	0	0
	1,299,936	10	2

PROFIT AND LOSS ACCOUNT.

1878.	£	s.	d.
Balance of last year's account.....	158,559	5	0
Interest.....	51,671	17	1
Profit realised on the fire account.....	194,928	9	8
	405,159	11	9

1878.	£	s.	d.
Dividends and bonuses to shareholders.....	86,863	10	0
Income tax.....	2,073	10	9
Amount transferred to reserve fund	50,000	0	0
do do fire insurance fund.....	100,000	0	0
Balance.....	166,222	11	0
	405,159	11	9

ROYAL—*Concluded.*

BALANCE SHEET OF THE ROYAL INSURANCE COMPANY ON THE 31ST DECEMBER, 1878.

[illegible]

 THE SCOTTISH COMMERCIAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—ALEXANDER CRUM.| *General Manager*—FRED. J. HALLOWS.*Principal Office*—Glasgow.*Agent in Canada*—LAWRENCE BUCHAN, Resident Secretary.*Head Office in Canada*—Toronto.

(Commenced business in Canada, in Toronto, 1st June, 1874.)

 CAPITAL.

Amount of joint stock capital authorized, £2,000,000.....	\$9,733,333 33
Amount subscribed for, £1,250,000.....	6,083,333 33
Amount paid up in cash, £170,000.....	827,333 33

ASSETS IN CANADA.

Bonds and stock in deposit with Receiver-General:—

	Par value.	Market value.
Canada Dominion 5 per cent. stock.....	\$48,666 67	\$48,666 67
Bonds, County of Carleton, 6 per cent.....	5,000 00	5,075 00
do Elgin, 6 do	5,000 00	5,075 00
do Oxford, 6 do	8,000 00	8,120 00
do Lambton, 7 do	14,256 22	14,969 03
Town of Sarnia, guaranteed by County of Lamb- ton, 6 per cent.....	27,000 00	27,405 00
Total par and market value.....	<u>\$107,922 89</u>	<u>\$109,310 70</u>

Carried out at market value.....	\$109,310 70
Cash deposited in Federal Bank, Toronto.....	11,038 47
Agents' balances.....	1,946 98
Office furniture and fixtures.....	1,052 74
Insurance plans.....	1,138 84
Total assets in Canada.....	<u>\$124,487 73</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....	\$9,125 00
*Net amount of fire losses resisted and in suit, occurred in 1877.....	250 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,375 00
Reserve for unearned premiums for all outstanding fire risks in Canada.....	49,690 86
Total liabilities in Canada.....	<u>\$59,065 86</u>

* Of the \$2,600 in suit in 1878 statement, the John O'Malley case, \$2,000, was finally dismissed by the Superior Court of Quebec, and the Foster case, \$600, was given against the Company by the jury for \$250, but the Company made application for a new trial, which was granted, but of which Plaintiff has not as yet availed himself.

SCOTTISH COMMERCIAL—*Concluded.*

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$93,141 74
Less re-insurance, rebate, &c.....	12,625 59
Net cash received for fire premiums.....	\$80,516 15
Received for dividends on stocks deposited with Receiver-General.....	6,131 27
Interest received from Federal Bank, current account.....	595 85
Total cash income in Canada.....	<u>\$87,243 27</u>

EXPENDITURE IN CANADA.

Paid for fire losses occurring during the year.....	\$50,278 27
Less re-insurance.....	3,839 42
Net amount paid for said losses.....	<u>\$46,438 85</u>
Total net amount paid during the year for fire losses.....	\$46,438 85
Commission or brokerage.....	13,359 97
Paid for salaries, fees, &c.....	2,650 00
do taxes in Canada.....	968 26

Miscellaneous payments:—

Rents, \$1,100; Directors' fees, \$1,000; advertising \$589.86; printing and stationery, \$861.97; insurance plans, \$284.71; travelling expenses, \$765.11; postage, express and telegrams, \$777.38; legal expenses, \$50.90; sundries, \$664.26; office furniture and fixtures, \$263.19.....	6,357 38
--	----------

Total cash expenditure in Canada.....	<u>\$69,774 46</u>
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RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	5,416	\$9,650,866	\$95,296 32
Taken during the year, new ..	3,078	5,776,597	54,638 58
do do renewed.....	1,859	3,709,961	38,506 66
Total	10,353	19,137,424	188,441 56
Deduct terminated.....	4,845	8,993,314	83,405 12
Gross in force at end of year	5,508	10,144,110	105,036 44
Deduct re-insured		809,535	7,873 19
Net in force, 31st December, 1879.....	5,508	9,334,575	97,163 25

Total number of policies in force in Canada at date... ..	5,508
Total net amount in force.....	\$9,334,575 00
Total premiums thereon.....	97,163 25

Subscribed and sworn to, 20th February, 1880, by

LAWRENCE BUCHAN,
Resident Secretary.

(Received, 21st February, 1880.)

THE SCOTTISH IMPERIAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—ALEXANDER RONALDSON.

Manager—W. W. W. REID.

Principal Office—Glasgow.

Agent in Canada—TAYLOR BROS.

Head Office in Canada—Montreal.

(Organized or incorporated, 1866; Commenced business in Canada, 1869.)

CAPITAL.

Amount of joint stock or guarantee capital authorized, £1,000,000....	\$4,866,666 67
Amount subscribed for, £500,000.....	2,433,333 33
Amount paid up in cash, £50,000.....	243,333 33

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	Market value.
*Dominion stock 6 per cent.	\$ 8,598 88	\$ 8,598 88
* do 5 do	62,468 74	62,468 74
* Montreal 6½ per cent. harbor bonds.....	20,000 00	22,000 00
Montreal Corporation bonds.....	5,500 00	5,775 00
Total par and market value.....	\$96,567 62	\$98,842 62
Carried out at market value		\$98,842 62
Cash on hand at head office in Canada.....		926 07
Cash in Banks, viz:—		
Banque du Peuple current account.....		\$14 59
* do to credit Receiver General.....		7,257 38
Total		7,271 97
Interest accrued and unpaid on stocks		1,066 26
Agents' balances.....		4,040 96
Total assets in Canada.....		\$112,147 88

LIABILITIES IN CANADA.

Net amount of fire losses reported or supposed, but not claimed.....	\$6,000 00
do do resisted and in suit (accrued in previous year).....	800 00
Total net amount of unsettled claims for fire losses in Canada....	\$6,800 00
Reserve of unearned premiums for all outstanding fire risks.....	32 874 66
Due to General Agents.....	2,043 45
Due for re-insurance.....	63 25
Total liabilities in Canada.....	\$41,781 36

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$58,005 78
Deduct re-insurance, rebate, &c.....	6,502 49
Net cash received for fire premiums.....	51,503 29
Received for interest on bonds, &c.....	7,029 85
Total cash income in Canada ...	58,533 14

* In debt with Receiver General.

SCOTTISH IMPERIAL—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$967. 55).....	\$967 55
Paid for fire losses occurring during the year.....	49,678 31
Less—Re-insurance.....	3,101 24
Net amount paid for said losses.....	46,577 07
Total net amount paid during the year for fire losses...	47,544 62
Paid for commission or brokerage, salaries, fees, taxes, &c.....	10,962 31
do taxes in Canada.....	550 00
Total cash expenditure in Canada.....	\$59,056 93

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	4,056	\$6,965,165	\$67,751 38
Taken during the year—new.....	1,521	3,007,183	25,845 94
do renewed.....	1,914	4,203,246	32,159 84
Total.....	7,491	14,175,594	125,757 16
Deduct terminated.....	3,173	6,908,165	54,704 54
Gross in force at end of year.....	4,318	7,267,429	71,052 62
Deduct re-insured.....		620,078	5,630 14
Net in force at 31st December, 1879.....	4,318	6,647,351	65,422 48

Total number of policies in force in Canada at date.....4,318

Total net amount in force..... \$6,647,351 00

Total premiums thereon..... 65,422 48

Subscribed and sworn to, 25th February, 1880, by

JAMES W. TAYLOR.

(Received, 26th February, 1880.)

GENERAL BUSINESS FOR YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, 6th May, 1880.)

FIRE DEPARTMENT

The net premiums received amounted to £95,639 5s. 5d., being slightly in excess of the revenue of 1878, which, taking into consideration the general stagnation in business, is very satisfactory.

The losses by fire paid and outstanding at 31st December, amounted to £53,645 3s. 7d.

The following will show the progress of the fire revenue:—Net premiums in 1866 were £9,008; in 1872, £61,094; in 1879, £95,639.

SCOTTISH IMPERIAL—*Concluded.*

FIRE AND GENERAL ACCOUNT, FOR YEAR ENDING 31ST DECEMBER, 1879.

	£	s.	d.
Balance from last account	£34,379	8	9
Less dividend at 6 per cent	3,900	0	0
Fire premiums	122,347	8	1
Loss paid for re-insurances	26,708	2	8
	31,379	8	9
Interest and rents	3,395	1	6
Transfer and assignment dues	44	5	0
	£130,458	0	8

	£	s.	d.
Net losses by fire.....	53,645	3	7
Proportion of general charges.. .. .	15,570	8	7
Commission.....	13,659	16	7

Sums written off—

Balance of branch and agency outfit account.....	£333	7	8
One-tenth of furnishing account	210	2	7
Balance.....		543	9 3
		47,039	2 8
		<u>£130,458</u>	<u>0 8</u>

BALANCE SHEET AS AT 31ST DECEMBER, 1879.

[illegible]

THE SOVEREIGN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—HON. ALEX. MACKENZIE.

Secretary—J. MAUGHAN, Jun.

Principal Office—TORONTO.

Organized or incorporated 14th April, 1871; commenced business Canada, July, 1871.

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	600,000 00
Amount paid up in cash.....	77,092 75

(For List of Stockholders, see Appendix.)

ASSETS.

Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	858 32
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Stocks and bonds owned by the Company:—

	Par value.	Market value.
City Toronto Debentures } Deposited with {	\$82,899 00	\$87,872 94
" Hamilton " } Receiver-General. {	18,040 00	17,138 00
Canadian Bank of Commerce stock.....	6,000 00	6,870 00
Total par and market value.....	\$106,939 00	\$111,880 94

Carried out at market value	111,880 94
Interest accrued and unpaid on stocks.....	225 50
Agents' balances.....	24,331 29
Office furniture and fittings (Montreal and Toronto offices).....	1,808 81
Quebec Government for stamps.....	444 52
Total assets.....	139,549 38

LIABILITIES.

Net amount of losses adjusted but not due.....	\$ 6,061 83
do claimed but not adjusted, and reported or supposed but not claimed.....	13,705 00
	19,766 83
Net amount of losses resisted—in suit.....	\$743 34
do not in suit.....	350 00
	1,093 34
Total net amount of unsettled claims for fire losses in Canada.....	20,860 17
(Of which \$300 accrued in 1873.)	
Total reserve of unearned premiums for risks in Canada	94,343 00
Amount due Canadian Bank of Commerce,—account overdrawn, no security given; ordinary rate of interest.....	765 06
Total liabilities (excluding capital stock).....	\$115,963 23
Capital stock paid up.....	\$77,092 75

SOVEREIGN—*Concluded.*

INCOME.

Gross cash received for premiums	\$68,741 04
Deduct re-insurance, rebate, abatement and return-premiums	5,046 48
Net cash received for premiums.....	63,694 56
Received for interest and dividends on stocks and all other sources.....	5,662 87
Other income.....	80 09
Total.....	\$69,437 52
Received for calls on capital.....	17,092 75
Total cash income.....	\$86,530 27

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$11,339.66).....	\$11,039 66
Deduct savings and salvage	134 92
Net amount paid for said losses.....	\$10,904 74
Amount paid for losses occurring during the year.....	\$49,471 28
Less received for re-insurances.....	1,599 18
Net amount paid for said losses.....	\$47,872 10
Total net amount paid during the year for fire losses	58,776 84
Commission or brokerage.....	7,806 40
Salaries and all other charges of officials	9,619 73
Miscellaneous payments, viz.:—General agents' expenses, including travelling, \$3,499.92; agents' expenses, \$1,530.97; rent, gas and water taxes, \$1,361.84; advertising and printing, \$1,772.62; office books, stationery, \$242.12; postage and bank commissions, \$1,514.31; office expenses, fuel, caretaker, telegrams, &c., \$182.38; legal expenses, \$2,309.17; adjusting losses, \$2,123.86.....	14,537 19
Total cash expenditure.....	\$90,740 16

RISKS AND PREMIUMS.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	27,516	\$23,242,901	\$247,069
Taken during the year—new and renewed	7,134	6,889,267	67,101
Total	34,650	30,132,168	314,170
Deduct terminated.....	8,575	7,488,550	83,206
Gross in force at end of year	26,075	22,643,618	230,964
Deduct re-insured		1,063,805	11,821
Net in force at 31st December, 1879	26,075	21,579,813	219,143
Total number of policies in force at date		26,075	
Total net amount in force.....			\$21,579,813
Total premiums thereon.....			219,143

Subscribed and sworn to, 20th February, 1880, by

J. MAUGHAN, Jun.,
Secretary.

(Received, 21st February, 1880.)

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—HON. JOHN McMURRICH. | Secretary—J. J. KENNY.

Principal Office—Toronto.

(Incorporated, August, 1851; commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	800,000 00
Amount paid up in cash.....	400,000 00

(For List of Stockholders see Appendix.)

ASSETS.

Real estate:—Company's building.....	67,408 59
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	48,459 36
Interest due and unpaid on said loans	\$290 30
do accrued do do	761 15
Total interest.....	1,051 45

Stocks and Bonds held by the Company.

	Par value.	Market value.
Town of Barrie.....	\$2,500 00	\$2 375 00
Arthur debentures	3,000 00	3,150 00
Township of Fenelon.....	4,707 31	5,083 89
do Howick.....	3,500 00	3,500 00
City of Hamilton	6 980 00	6,282 00
Harriston	20,000 00	17,460 00
Town of Lindsay.....	3,500 00	3,325 00
do Listowel.....	22,000 00	22,650 00
Mount Forest.....	15,000 00	13,095 00
Milton.....	13,000 00	11,570 00
Village of Orillia	6,100 00	5,947 50
Town of Owen Sound.....	14,000 00	13,440 00
Village of Port Perry.....	6,000 00	5,700 00
do Pembroke.....	25,000 00	24,125 00
Palmerston	15,000 00	13,095 00
Streetsville	10,000 00	8,900 00
Township of St. Vincent.....	1,200 00	1,140 00
Town of Stratford	20,880 00	22,579 20
do Strathroy	10,000 00	9,500 00
Municipality of Shuniah	35,000 00	35,000 00
City of Toronto.....	22,560 00	23,442 80
Village of Uxbridge.....	10,000 00	9,500 00
Town of Whitby.....	23,750 00	23,275 00
do Windsor	1,000 00	1,000 00
United States—Registered 6 per cent. bonds.....	156,000 00	163,020 00
do do 4½ do	300,000 00	321,000 00
do do 4 do	10,000 00	10,400 00
Georgia State bonds.....	25,000 00	25,625 00
Canadian Bank of Commerce stock.....	61,850 00	70,509 00
Ontario Bank stock	12,000 00	8,520 00
Dominion Savings and Investment Co. stock.....	20,000 00	24,600 00
Imperial Building Society stock.....	41,800 00	45,980 00

Total par and market value..... \$921,327 31 \$954,799 39

Carried out at market value.....	954,799 39
Cash on hand at head office.....	497 68

WESTERN—*Continued.*

Cash in banks, viz:—

Canadian Bank of Commerce, Toronto.....	\$39,585 08
Harper & Goadby, New York	72,419 49
Corn Exchange, National Bank, Chicago	6,813 98
Farmers' and Mechanics' National Bank, Buffalo... ..	1,058 09
Bank of Nova Scotia, St. Johns	1,668 33
Merchants Bank of Halifax, Halifax	2,040 76
Cash deposited with Treasurer of State of Mississippi.....	15,000 00

Total..... 138,585 73

Interest due and unpaid on stocks..... 200 00

Interest accrued and unpaid on stocks

4,819 70

Agents' balances

71,840 31

Bills receivable..... 62,910 59

(Amount of same, overdue, \$24,925.86.)

Sundry, viz:—

Unpaid premiums.....	\$2,548 09
Re-insurances due from Anchor Marine Insurance Co.....	460 17
do do Phoenix Insurance Co.....	419 63

3,427 89

Gross assets.....\$1,353,960 69

Amount which should be deducted on account of bad or doubtful Agents' balances

\$4,189 99

Amount which should be deducted on account of bad or doubtful bills receivable.....

3,521 54

Total deductions..... 7,711 53

Total assets\$1,346 249 16

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of unsettled losses, not resisted:—

Fire.....	\$16,286 90
Inland Marine.....	2 660 00
Ocean	12,805 00

\$31,751

Net amount of losses, resisted and in suit—fire..... 4,500 00

Total net amount of unsettled claims for losses in Canada..... 36,251 9

(Of this amount \$4,108.40 accrued in 1878.)

Reserve of unearned premiums for outstanding risks in Canada:—

Fire.....	\$162,950 90
Inland Marine.....	926 42
Ocean.....	34,467 37

Total reserve of unearned premiums for risks in Canada

202,344 69

Dividends declared and due, but unpaid..... 520 30

do but not yet due..... 30,000 00

Total liabilities (excluding capital stock) in Canada . \$269,116 89

(2.) *Liabilities in other Countries.*

Net amount of losses unsettled:—

Fire—not resisted	\$49,376 09
do resisted—not in suit	3,625 00

Total net amount of unsettled claims in other countries..... 53,001 09

(Of which \$3,125 were incurred in 1878.)

WESTERN—*Continued.*

Reserve of unearned premiums, viz. :—

Fire	\$262,027 24	
Inland Marine.....	425 50	
Total		262,452 74
Total liabilities in other countries.....		315,453 83
Total liabilities (excluding capital stock) in all countries		\$584,570 72
Capital stock paid up.....		\$400,000 00
Surplus beyond all liabilities and paid-up capital stock		361,678 44

INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
	\$ cts.	\$ cts.
Gross cash received for premiums	300,508 53	594,619 92
Deduct re-insurance, rebate, abatement and return-premiums	31,573 46	88,504 19
Net cash received for fire premiums.....	268,935 07	506,115 73
<i>For Inland Marine Risks.</i>		
Gross premiums received in cash	6,967 51	13,687 67
Gross cash received on bills or notes taken for premiums...	14,650 44	3,670 20
Gross cash received for premiums	21,617 95	17,357 87
Deduct re-insurance, &c.	4,035 77	1,794 90
Net cash received for inland marine premiums..	17,582 18	15,562 97

(Bills or notes received during the year for premiums and remaining unpaid, \$3,987.27.)

<i>For Ocean Risks.</i>		
Gross premiums received in cash.....	49,131 96	.....
Gross cash received on bills and notes taken for premiums..	17,288 28	.....
Gross cash received for premiums	66,420 24	.....
Deduct re-insurance, &c.	13,858 30	.....
Net cash received for Ocean premiums.....	52,561 94	.....

(Bills and notes received during the year for ocean premiums and remaining unpaid, \$27,266.80.)

Total net cash received for premiums.....	339,079 19	521,678 70
Total net cash received for premiums in all countries.....		\$860,757 89
Received for interest and dividends.....		60,539 50
Rent.....		370 00
Total cash income		\$921,667 39

WESTERN—Continued.

EXPENDITURE.

	In Canada.	In other Countries.
	\$ cts.	\$ cts.
<i>For Fire Losses.</i>		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$35,639.76)	9,849 54	27,067 01
Deduct amount received from re-insurances from other Companies	931 00	100 00
Net amount paid for said losses	8,918 54	26,967 01
Paid for losses occurring during the year	153,592 54	345,567 62
Less received for re-insurance	31,183 48	58,194 41
Net amount paid for said losses.	122,409 06	287,373 21
Total net amount paid during the year for fire losses	131,327 60	314,340 22
<i>For Inland Marine Losses.</i>		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$5,708.09)	7,040 13	.....
Paid for losses occurring during the year	11,611 02	5,844 07
Less savings and salvage and re-insurance	7,042 20	2,306 76
Net amount paid for said losses	4,568 82	6,537 31
Total net amount paid during the year for inland marine losses	11,608 95	6,537 31
Total net amount paid during the year for Fire and inland marine losses, viz. :—		
In Canada		142,936 55
In other countries		320,877 53
Total		\$463,814 08
Net amount paid during the year for ocean losses		36,161 25
(Of this amount \$11,186.31 was incurred in previous year.)		
Paid for dividends on capital stock, at 15 per cent. ...		60,000 00
Commission or brokerage		149,951 02
Salaries and all other charges of officials		19,249 44
Taxes		14,478 90
General expense account		58,133 65
Total cash expenditure		801,788 34

WESTERN—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	24,268,194	333,670 69	42,978,704	436,878 37	47,246,898	770,549 06
Taken during the year (new and renewed).....	25,571,686	298,437 93	50,574,924	594,619 92	76,146,610	893,057 85
Total.....	49,839,880	632,108 62	93,553,628	1,031,498 29	143,393,508	1,663,606 91
Deduct terminated.....	19,690,566	282,675 21	52,681,964	499,434 78	71,372,530	782,109 99
Gross in force at end of year...	30,149,314	349,433 41	40,871,664	532,063 51	71,020,978	881,496 92
Deduct re-insured.....	1,379,763	17,935 48	1,308,746	18,634 25	2,688,509	36,619 73
Net in force 31st Dec., 1879....	28,769,551	331,447 93	39,562,918	513,429 26	68,332,469	844,877 19
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....	130,649	3,982 25	65,250	3,418 25	195,899	7,400 50
Taken during the year.....	1,622,513	19,955 23	6,566,565	18,008 77	8,189,078	37,964 00
Total.....	1,753,162	23,937 48	6,631,815	21,427 02	8,384,977	45,364 50
Deduct terminated.....	1,712,562	22,084 64	6,615,315	20,576 02	8,327,877	42,660 66
Gross and net in force 31st Dec., 1879.....	40,600	1,852 84	16,500	851 00	57,100	2,703 84
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....	192,501	12,248 69			192,501	12,248 69
Taken during the year.....	5,073,651	92,609 55			5,073,651	92,609 55
Total.....	5,266,152	104,858 24			5,266,152	104,858 24
Deduct terminated.....	4,762,094	70,390 87			4,762,094	70,390 87
Gross and net in force 31st Dec., 1879.....	504,058	34,467 87			504,058	34,467 37

Total number of policies in force at date..... No return.
 Total net amount in force..... \$68,893,627 00
 Total premiums thereon..... 882,048 40

Subscribed and sworn to, 4th March, 1880.

J. McMURRICH,
President.

J. J. KENNY,
Secretary.

(Received, 7th February, 1880.)

STATEMENTS

MADE BY

LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH THE CONSOLIDATED INSURANCE ACT OF 1877.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **LIFE INSURANCE**
BUSINESS IN THE DOMINION, FOR THE YEAR
ENDED 31ST DECEMBER, 1879.

-
- The Ætna Life Insurance Company of Hartford, Conn.
 - The Briton Life Association (Limited).
 - *The Briton Medical and General Life Association, London, England.
 - *The Canada Life Assurance Company, Hamilton.
 - The Citizens' Insurance Company of Canada.
 - The Commercial Union Assurance Company of London, England.
 - *The Confederation Life Association of Canada.
 - *The Connecticut Mutual Life Insurance Company of Hartford, Conn.
 - *The Edinburgh Life Assurance Company.
 - The Equitable Life Assurance Society of the United States, N.Y.
 - *The Life Association of Scotland.
 - The Liverpool and London and Globe Insurance Company.
 - The London and Lancashire Life Assurance Company.
 - The London Assurance Corporation, England.
 - The Metropolitan Life Insurance Company of New York.
 - *The Mutual Life Association of Canada.
 - *The National Life Insurance Company of the United States of America.
 - *The New York Life Insurance Company.
 - The North British and Mercantile Insurance Company.
 - *The North-Western Mutual Life Insurance Company of Milwaukee.
 - *The Ontario Mutual Life Assurance Company.
 - *The Phoenix Mutual Life Insurance Company, Hartford, Conn.
 - *The Positive Government Security Life Assurance Company (Limited), England.
 - The Queen Fire and Life Insurance Company, England.
 - The Reliance Mutual Life Assurance Society, London, England.
 - The Royal Insurance Company.
 - *The Scottish Amicable Life Assurance Society.
 - *The Scottish Provident Institution.
 - *The Scottish Provincial Assurance Company.
 - The Standard Life Assurance Company of Scotland.
 - The Star Life Assurance Society of England.
 - *The Sun Mutual Life Insurance Company of Montreal.
 - The Toronto Life Assurance and Tontine Company.
 - The Traveler's Insurance Company of Hartford, Conn.
 - The Union Mutual Life Insurance Company of Maine.
 - *The United States Life Insurance Company.

* The licenses of these Companies expired on the 31st March, 1878, so far as relates to new business.

 THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—MORGAN G. BULKELEY. |*Secretary*—J. L. ENGLISH.*Principal Office*—Hartford, Conn., U.S.*Agent in Canada*—WILLIAM H. ORR. |*Head Office in Canada*—Toronto.

(Organized or Incorporated, 1850. Commenced business in Canada, 1850.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... . \$750,000 00

Gross amount of premiums received in cash during the year on life policies
in Canada..... 286,082 97Gross amount of notes, loans or liens taken during the year in payment of
premiums in Canada..... 21,764 03

Total net premium income..... \$307,847 00

Amount paid during the year on claims in Canada, viz. :—

On account of death claims 65,361 44
do matured endowments..... 51,885 00

Net amount paid on account of claims. \$117,246 44

Amount paid for surrendered policies..... 1,740 26

do dividends or bonuses to policy holders 45,713 45

Total net amount paid to policy holders in Canada... \$164,700 15

ASSETS IN CANADA.

Province of Quebec bonds deposited with Receiver-General..... \$19,000 00

United States bonds, 4½ per cent. Funded Loan of 1891, deposited with
Receiver-General..... 140,000 00

Other Canadian investments, viz. :—

Province Quebec bonds..... 6,000 00

Mortgages on real estate in Canada.... 500 00

Total assets in Canada..... \$165,500 00

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted \$32,148 00

* Amount estimated to cover the net reserve or re-insurance value on all
outstanding policies in Canada..... 1,479,281 90Deduct amount of deferred and outstanding premiums, less
cost of collection at 10 per cent. 9,598 18

Deduct premium notes 89,621 32

Deduct loans on policies..... 18,348 32

117,567 82

Difference carried out..... 1,361,714 08

Total net liabilities to said policy holders in Canada. \$1,393,862 08

* Estimated value, January 1st, 1880, upon American Experience Table of Mortality, and 4½ p. c.
interest. Policies valued in groups and by "average ages," instead of seriatim by exact ages.

ÆTNA LIFE—Continued.

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

* Amount computed to cover the net reserve or re-insurance value on all outstanding policies in Canada	58,954 37
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	7,754 65
Difference carried out.....	51,199 72
† Total net liabilities to said policy holders in Canada.	\$51,199 72
Total net liabilities to all policy holders in Canada.....	\$1,445,061 80

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	935
† Amount of said policies.....	\$1,386,600 00
Number of policies become claims in Canada during the year.....	79
Amount of said claims	131,883 00
Number of policies in force in Canada at date.....	7,753
Amount of said policies.....	9,289,325 00

Number and amount of policies terminated during the year in Canada :—

(1.) By death.....	43	\$78,119 00
(2.) maturity.....	36	53,764 00
(3.) expiry	3	4,000 00
(4.) surrender (for which cash value has been paid) \$1,740.26.....	160	19,015 00
(5.) surrender, 115,761 (for which paid up policies have been granted to amount of \$48,341.....		
Difference of amounts carried out.....		67,420 00
(6.) lapse.....	278	563,848 00
Total.....	520	\$786,166 00

Policies in force at beginning of year.....	7,238	\$8,760,189 00
Policies issued during the year.....	1,322	1,773,741 00
Policies terminated as above and by change to paid up policies..	520	834,507 00
Policies not taken.....	237	410,098 00
Policies in force at date of statement	7,753	9,289,325 00

* Exact calculation by American Experience Table of Mortality, 4½ p. c. interest.

† Covered by a special deposit, June, 1880, of \$30,000 U.S. Bonds and \$25,000 debentures, Province of Quebec.

‡ This includes all policies written for Canadian applicants during the year 1879, and which had not been returned to this office as "not taken," 31st December, 1879, excepting paid up policies granted in lieu of surrendered policies. We are unable to state which of those remaining in the hands of agents unreported on that date had been actually accepted by the applicants.

ÆTNA LIFE—Continued.

Number of insured lives at beginning of year.....	6,454
Number of new insurers during the year.....	918
Number of deaths during the year among insured.....	34
Number of insured whose policies have been terminated during the year otherwise than by death.....	461
Number of insured lives at date of statement	6,877

Subscribed and sworn to, 8th April, 1880, by

J. L. ENGLISH,

(Received, 12th April, 1880.)

Secretary.

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(As returned to the Commissioner, State of Connecticut.)

INCOME DURING THE YEAR 1879.

Total premium income.....	\$2,487,606 80
Cash received for interest upon mortgage loans.....	1,141,032 70
do do on bonds owned, and dividends on stock	489,511 48
do do on premium notes, loans and liens.....	166,406 46
do do on other debts due the Company.....	24,220 93
do as discount on claims paid in advance.....	9,523 56
Total income	<u>\$4,318,301 93</u>

DISBURSEMENTS DURING THE YEAR 1879.

Total amount actually paid for losses and matured endowments.	\$2,132,618 00
Cash paid for surrendered policies.....	25,575 38
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	60,979 44
Cash surrender values, including re-converted additions, applied in pay- ment of the premiums.....	279,597 68
Cash dividends paid to policy-holders.....	320,166 60
Premium notes, loans or liens used in payment of dividends to policy- holders.....	192,901 28
Cash paid stockholders for interest or dividends.....	75,000 00
Profit and loss	36,891 43
General expenses.....	456,586 30
Total disbursements.....	<u>\$3,580,316 11</u>

ASSETS.

Cost value of real estate, less incumbrances.....	\$644,901 77
Loans on bonds and mortgages (first lien) on real estate.....	9,779,581 56
Loans secured by pledge of bonds, stocks or other marketable collaterals	463,866 91
Premium notes, loans or liens on policies in force	2,970,882 26
Cost value of bonds and stocks owned absolutely	8,044,910 62
Cash on hand and in banks.....	2,535,927 07
Bills receivable.....	45,234 33
Agents' balances.....	8,973 34

Total net or ledger assets \$24,499,327 91

ÆTNA LIFE—Concluded.

OTHER ASSETS.

Interest due and accrued.....	612,133 19
Market value of stocks and bonds over cost....	305,575 68
Net amount of uncollected or deferred premiums.....	175,326 91

Total assets, as per books of Company\$25,592,363 69

(Including items not admitted, \$54,257.72.)

LIABILITIES.

Net re-insurance reserve at Actuaries' Table, 4 per cent	\$21,465,625 70
Total unsettled claims	358,507 74
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	119,827 80
Special reserve to cover possible depreciation of real estate.....	75,000 00
Other liability.....	9,255 36

Total liabilities.....\$22,028,216 60

Gross surplus on policy-holders account.....\$3,564,147 09

RISKS AND PREMIUMS.

Number of new policies issued during the year.....	4,215
Amount of said policies.....	\$6,434,051 00
Number of policies terminated during the year	4,543
Amount terminated.....	8,439,932 00
Number of policies in force at date of statement	56,252
Net amount of said policies.....	77,738,038 44

MORGAN G. BULKELEY,

President.

J. L. ENGLISH,

Secretary.

HARTFORD, 6th April, 1880.

 THE BRITON LIFE ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

Chairman—FRANCIS WEBB.*Actuary and Secretary*—JOHN MESSENT, F.I.A., F.S.S.*Principal Office*—429 Strand, London, England.*Manager in Canada*—J. B. M. CHIPMAN.*Head Office in Canada*—12 Place d'Armes, Montreal.

(Organized or incorporated, 30th October, 1875. Commenced business in Canada—
License issued, 15th April, 1876.

CAPITAL.

Amount of capital authorized, £500,000 stg., with power to increase to £1,000,000 stg.
Amount subscribed for and paid up in cash, £50,000 stg..... \$243,333 33

Amount of premiums received in cash during the year on life policies
in Canada..... \$4,094 17

Amount paid during the year on account of death claims in Canada..... \$2,090 00

ASSETS IN CANADA.

Canada 4 p.c. bonds in deposit with Receiver-General..... \$54,993 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted..... None.
Net reserve on outstanding policies in Canada..... 5,827 00

MISCELLANEOUS.

*Number of new policies reported during the year as taken in
Canada..... 6
Amount of said policies \$10,500 00
Number of policies become claims during the year. 2
Amount of said claims..... 2,000 00
Number of policies in force in Canada at date..... 58
Amount of said policies..... 106,910 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death	2	\$2,000 00
2. By surrender \$5,000. (For which paid-up policies have been granted to amount of \$650.)		
Difference of amounts carried out		4,350 00
3. By lapse	30	52,600 00
Total	32	\$58,950 00

* Special tables of rates for Canada referred to in Returns of 1878 have not yet been issued.

BRITON LIFE—*Continued.*

Policies in force at beginning of year.....	85	\$156,360 00
Policies issued during the year	6	10,500 00
Policies terminated as above.....	32	58,950 00
Removed to England.....	1	1,000 00
Policies in force at date of statement.....	58	106,910 00

Number of insured lives at beginning of year.....	81
Number of new insurers during the year.....	4
Number of deaths during the year among insured.....	1
Number of insured whose policies have become terminated during the year otherwise than by death.....	28
Removed to England.....	1
Number of insured lives at date of statement.....	55

Subscribed and sworn to, 1st March, 1880, by

JAMES B. M. CHIPMAN.

(Received, 2nd March, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from *Fourth Annual Report of Directors, London, 21st April, 1880.*)

603 policies were issued, assuring the sum of £176,307 10s. 9d., and yielding in new annual premiums the sum of.....	£5,664 14 5
The single premiums received in respect of annuities granted by the Association amounted to.....	150 0 0
Making a total of.....	£5,814 14 5
as the new business of the year.	

The receipts from premiums for the year, less the sum paid for re- assurance, amounted to.....	£17,743 5 11
The interest to.....	2,814 10 10
The fines and fees.....	10 9 6
The profit from investments.....	1,361 0 7
Making the total year's income	£21,929 6 10

The claims for the year have been exceptionally heavy. Not only has the society suffered, in common with other assurance companies, by the unexampled severity of the past season, but it has lost from purely accidental causes some of its most recently joined and heavily assured members. The number of policies which have become claims in the year is 24 for £8,409 12s. 5d.; but a careful review of each particular case shows that the unusually heavy mortality exhibited by these figures can only be regarded as one of those contingencies against which all assurance companies are established to provide, and as affording powerful and practical evidence of the inestimable advantages to be derived by the public from an adoption of the principles of life assurance.

BRITON LIFE—*Concluded.*

ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

First Schedule.—Revenue Account.

1879.	INCOME.	£	s.	d.	1879.	EXPENDITURE.	£	s.	d.
Dec. 31..	Amount of funds at the beginning of the year.....	62,555	6	2	Dec. 31..	Claims under policies	8,409	12	5
	Premiums.... £18,797 1 1					Surrenders	1 5	18	10
	Less re-assurance..... 1,053 15 2					Annuities	768	6	6
		17,743	5	11		Endowments	135	5	2
	Consideration for annuities.....	150	0	0		Commission	1,952	17	11
	Interest and dividends	2,814	10	10		Expenses of management ...	4,925	17	0
	Fines and fees	10	9	6		Director's fees	1,050	0	0
	Profit on investments..	1,361	0	7		Anditors' fees.....	31	10	0
						Income tax	189	11	8
						Expenses of branch offices and agencies, including all expenses pertaining to the appointment and supervision of agents.....	3,434	19	8
						Interest on share capital....	2,500	0	0
						Amount of funds at the end of the year (as per second schedule).....	61,120	13	10
		<u>£84,634</u>	<u>13</u>	<u>0</u>			<u>£84,634</u>	<u>13</u>	<u>0</u>

Second Schedule.—Balance Sheet.

1879.	LIABILITIES.	£	s.	d.	1879.	ASSETS.	£	s.	d.
Dec. 31..	Shareholders' capital—				Dec. 31..	Investments—			
	50,000 shares					In consols, deposited with the British Government as a special security to policy-holders.....	20,394	4	4
	£1 paid ... £50,000 0 0					In Canadian bonds, deposited with the Government of Canada as a special security to policy-holders there	10,791	10	0
	Assurance fund..... 11,120 13 10					Colonial Government securities.....	3,136	17	6
		61,120	13	10		Foreign Government securities	3,640	5	0
	Total funds, as per first schedule.....					Railway debenture stock..	360	0	0
	Claims admitted but not due.....	2,600	0	0		Metropolitan waterworks stock.....	5,114	11	4
	Balance due on joint expense account.....	3,500	14	0		Agents' balances	3,959	13	5
	Sundry outstanding accounts (since paid)....	442	9	8		Half-premiums on credit....	917	14	1
	Interest on share capital accrued December 31st (since paid)	1,250	0	0		Outstanding interest.....	588	15	0
						Outstanding premiums.....	1,152	4	9
						Preliminary and extension expenses.....	14,125	6	8
						Cash—In hand and on current accounts.....	4,712	15	5
		<u>£68,893</u>	<u>17</u>	<u>6</u>			<u>£68,893</u>	<u>17</u>	<u>6</u>

 THE BRITON MEDICAL AND GENERAL LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—FRANCIS WEBB. Actuary and Secretary—JOHN MESSENT, F.I.A., F.S.S.

Principal Office—429 Strand, London, England.

Manager in Canada J. B. M. CHIPMAN.

Head Office in Canada 12 Place D'Armes, Montreal.

(Organized or Incorporated, 1854; License issued, 1870.)

This Company has ceased to transact new business in Canada.

 CAPITAL.

Amount of capital authorized and subscribed for, £200,000 stg	\$973,333 33
Amount paid up in cash at 31st December, 1878, £35,420 stg.....	172,377 33

Amount of premiums received in cash during the year on life policies in Canada.....	\$32,005 33
---	-------------

Amount paid during the year on account of death claims in Canada (Of this amount \$24,333.33 accrued in previous years, as per last year's return).....	\$33,361 00
Amount paid on account of matured endowment.....	1,216 67
Amount paid for surrendered policies.....	1,343 46
Total net amount paid to policy holders in Canada....	\$35,921 13

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General.....	\$100,343 00
Mortgages on real estate in Canada	5,086 66
Cash in hand and in banks in Canada.....	15,238 03
Total assets in Canada.....	\$120,667 63

LIABILITIES IN CANADA.

Amount of claims in Canada unsettled but not resisted.....	\$800 00
Net amount of premium reserve on policies in Canada.....	No Return.
Deduct loans on Association's policies	\$17,552 85
Half credit premiums (debts against policies)	12,711 59
Suspended premiums do	2,328 78
Total deductions.....	\$32,593 22
Difference carried out	No Return.

BRITON MEDICAL LIFE—*Continued.*

MISCELLANEOUS.

No new business has been transacted by this Company.

Number of policies become claims in Canada during the year.....	9	
Amount of said claims		\$11,044 34
Number of policies in force in Canada at date.....	453	
Amount of said policies.....		1,041,179 73

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	8	\$9,827 67
2. By maturity.....	1	1,216 67
3. Surrender.....	11	19,758 67
(For which cash value has been paid \$1,343.46.)		
4. Surrender \$1,000.00.		
For which paid up policies have been granted to amount of \$133.33.		
Difference of amounts carried out.....		866 67
5. Lapse.....	21	35,262 65
Total.....	41	\$66,932 33

Policies in force at beginning of year in Canada.....	493	\$1,124,172 07
Removed here from England.....	1	2,433 33
Policy (lapsed) revived.....	1	973 33
Policies terminated during the year	41	66,932 33
Policies transferred from this branch.....	1	19,466 67
Policies in force at date of statement (exclusive of bonuses)	453	1,041,179 73

Number of insured lives at beginning of year.....	434
Removed here from England	1
One policy revived	1
Number of deaths during the year among insured	8
Number of insured whose policies have been terminated during the year otherwise than by death.....	30
Number of insured lives at date of statement	398

Subscribed and sworn to, 1st March, 1880, by

JAMES B. M. CHIPMAN.

(Received, 2nd March, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, London, 21st April, 1880.)

The premium income of the year, after deducting re-assurance premiums, amounted to	£135,621 7 11
The interest (less income-tax) to	28,787 6 7
Miscellaneous items.....	10 1 6
Making a total year's income of.....	£164,418 16 0

BRITON MEDICAL LIFE—*Continued.*

The Association, in common with other offices, has suffered somewhat severely by the heavy rate of mortality which has prevailed in the past year. The claims have been 458 in number by reason of the deaths of 405 assured lives, and have amounted, less re-assurances, to the sum of £145,817 9s. 5d.

The Association has also paid the sum of £5,497 16s. 3d. for endowments, which have matured, and £700 in respect of policies which have become payable during lifetime by the operation of the bonuses declared upon them.

The depression in all branches of trade and industry has induced an increased number of surrenders during the year, and the amount paid is necessarily larger on this account, as well as by reason of the more advanced ages of the various policies surrendered; but it should be borne in mind that large and rapidly increasing liabilities are thus got rid of, and that the general position of the Association is consequently improved by such transactions.

The accounts, prepared in the usual form, are submitted herewith. It will be noticed that the expenses have further decreased, and that the total expenses of the Association, including agents' commission, amounts to the sum of £8,234 17s. 0d., whilst the exceptional items are of merely a nominal character.

The funds in hand—*i.e.*, the balance of assets over liabilities—amount to the sum of £672,121 2s. 1d.

ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

First Schedule—Revenue Account.

1879.	INCOME.	£	s.	d.	1879.	EXPENDITURE.	£	s.	d.
Dec. 31.	Amount of funds at the beginning of the year.....	683,229	6	3	Dec. 31.	Claims 'under policies after deduction of sums re-assured	145,817	9	5
	Premiums...£137,247 8 1					Endowments	5,497	16	3
	Less re-assurances	1,626	0	2		Policies paid during life by operation of bonus.....	700	0	0
		135,621	7	11		Surrenders	11,959	4	2
	Interest and dividends... 28,833 5 0					Annuities	1,714	14	4
	Discount on claims..... 109 4 8					Cash bonus	38	10	0
		28,942	9	8		Expenses of management, viz. :—			
	Less income-tax..... 155 3 1					Amount paid to the Briton Life Association, being the charge for general management expenses (as per agreement).....	8,234	17	0
	Fines and fees	28,787	6	7		Other payments not coming under such arrangements, viz. :—			
		10	1	6		Auditors' fees.....	73	10	0
						Actuaries' fees.....	251	5	0
						Dividends to shareholders ..	1,239	14	0
						Amount of funds at the end of the year (as per second schedule).....	672,121	2	1
		£847,648	2	3			£847,648	2	3

BRITON MEDICAL LIFE—*Concluded.**Second Schedule—Balance Sheet.*

1879.	LIABILITIES.	£	s.	d.	1879.	ASSETS.	£	s.	d.
Dec. 31.	Shareholders' capital paid up.....	£35,420	0	0	Dec. 31.	Mortgages on property within the United Kingdom	284,647	14	7
	Assurance fund	636,701	2	1		Mortgages on property out of the United Kingdom...	1,095	12	0
	Total funds as per first schedule	672,121	2	1		Loans on the Company's policies.	56,511	14	1
	Claims admitted but not due	19,423	6	10		Investments—			
	Unclaimed dividends	320	0	0		In Colonial Government securities	57,877	3	9
	Outstanding accounts	98	16	10		In Foreign Government securities	15,597	0	0
						House property	35,889	0	1
						Reversions	13,810	7	9
						Half-premiums on credit....	19,320	8	0
						Amounts due from other companies	2,659	4	7
						Sundry debtors.....	1,637	6	8
						Loans upon personal security.....	£48,669	18	0
						Loans upon personal security in connection with the deposit of title deeds and other miscellaneous securities.....	74,325	2	5
							122,995	0	5
						Agents' balances.....	32,370	11	6
						Outstanding premiums.....	7,050	10	0
						do interest	15,288	11	6
						Cash—In hand and on current and deposit accounts	25,213	1	4
							£691,963	5	9
							£691,963	5	9

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH APRIL, 1879.

President and Managing Director—A. G. RAMSAY. | *Secretary*—R. HILLS.
Head Office—Hamilton, Ont. | *Agent*—A. G. RAMSAY.
 (Organized 21st August, 1847; Incorporated 25th April, 1849; Commenced business
 in Canada 21st August, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for\$1,000,000 00
 do do paid up in cash..... 125,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without encumbrances) held by the Company,
 buildings in Hamilton, Toronto and Montreal..... \$180,000 00
 Amount secured by way of loans on real estate by bond or mortgage,
 first liens (including ground rents, \$23,804)..... 711,569 34
 Amount of loans secured by bonds, stocks or other marketable
 collaterals..... 117,900 00

Viz.:—Upon stock and bonds of—

	Loans.	Par Value.	Market Value.
Canada Life Assurance Co.	\$7,750 00	\$7,900 00	\$15,879 00
Canada Life Assurance Co. and Bank of Montreal.....	2,000 00	1,500 00	2,100 00
Canadian Savings and Loan Co. of London	11,000 00	10,800 00	12,096 00
Canada Life Assurance Co. and Life Assurance policies for \$4,800	2,000 00	1,500 00	3,015 00
Anglo-Canadian Mortgage Co.....	16,250 00	11,200 00	11,648 00
Canadian Bank of Commerce	8,500 00	10,000 00	10,425 00
County of Wellington debenture.....	900 00	1,000 00	1,010 00
Ontario Gov't Railway subsidy.....	75,500 00	77,901 00	80,196 00
	<u>\$117,900 00</u>	<u>\$121,801 00</u>	<u>\$136,369 00</u>

* Amount of loans as above on which interest has not been paid within
 one year previous to statement. \$5,693 00

Amount of loans made in cash to policy holders on the Company's
 policies assigned as collaterals..... 215,751 34
 † Premium obligations on policies in force..... 245,718 70

Stocks and Bonds owned by the Company :—

Municipality.	Par Value.	Market Value.
City—Hamilton	\$116,540 00	\$110,906 00
Montreal	104,000 00	106,600 00
Belleville	111,500 00	111,500 00
Brantford	14,500 00	13,775 00
	<u>\$346,540 00</u>	<u>\$342,781 00</u>

* Upon this amount of \$5,693, the interest has since been paid or settled.

† Being debts upon half credit system.

CANADA LIFE—Continued.

Stocks and Bonds owned by the Company—Continued.

Municipality.	Par Value.	Market Value.
<i>County—Hastings</i>	8,568 00	8,880 00
Victoria.....	400 00	402 00
Renfrew.....	11,500 00	12,075 00
Brome, Q.....	13,000 00	12,740 00
Drummond, Q.....	25,000 00	24,250 00
Elgin.....	29,000 00	29,290 00
Peel.....	10,500 00	10,710 00
Wellington.....	12,100 00	12,342 00
Simcoe.....	2,000 00	2,020 00
Kent.....	8,000 00	8,169 00
Oxford.....	32,200 00	32,844 00
Prescott and Russell.....	1,000 00	1,020 00
Haldimand.....	29,000 00	29,580 00
Compton, Q.....	118,973 34	118,973 00
Digby, N.S.....	45,000 00	45,000 00
	<u>\$346,241 34</u>	<u>\$348,286 00</u>
<i>Town—Windsor</i>	91,700 00	87,115 00
Galt.....	20,000 00	19,600 00
St. Thomas.....	20,000 00	19,600 00
Lindsay.....	52,000 00	49,400 00
Stratford.....	37,150 35	37,150 00
Guelph.....	19,350 00	19,482 00
Tilsonburg.....	3,600 00	3,420 00
Ingersoll.....	61,000 00	57,950 00
Simcoe.....	9,500 00	9,025 00
Woodstock.....	6,000 00	5,700 00
Sarnia.....	4,000 00	4,080 00
St. Johns, Q.....	60,000 00	56,400 00
Mitchell.....	24,000 00	25,050 00
Sorel, Q.....	9,000 00	8,640 00
Bowmanville.....	23,286 00	23,748 00
Goderich.....	6,000 00	5,700 00
Kincardine.....	11,000 00	10,450 00
Peterboro'.....	14,500 00	14,225 00
Barrie.....	22,500 00	21,375 00
Bea. barnois, Q.....	10,000 00	9,200 00
St. Mary's.....	11,679 00	12,122 00
Sherbrooke, Q.....	13,100 00	12,445 00
Strathroy.....	20,000 00	19,000 00
Collingwood.....	11,500 00	10,925 00
Seaforth.....	4,000 00	4,200 00
	<u>\$564,865 35</u>	<u>\$546,002 00</u>
<i>Harbor—Montreal</i>	<u>\$113,000 00</u>	<u>\$124,300 00</u>
<i>Village—Listowel</i>	20,000 00	18,400 00
Clinton.....	26,000 00	23,920 00
Exeter.....	10,000 00	9,200 00
Caledonia.....	15,000 00	13,800 00
Hochelaga, Q.....	60,000 00	63,000 00
Coaticook, Q.....	17,920 73	17,920 00
Yorkville.....	3,400 00	3,502 00
Georgetown.....	7,700 00	7,315 00
St. Cuneconde, Q.....	10,000 00	9,000 00
Harrison.....	4,800 00	4,992 00
St. Jean Baptiste, Q.....	35,000 00	36,750 00
Orillia.....	12,500 00	11,500 00
Wingham.....	2,500 00	2,300 00
Côteau St. Louis, Q.....	19,000 00	17,670 00
Alliston.....	7,800 00	7,312 00
Brampton.....	2,000 00	1,840 00
	<u>253,620 73</u>	<u>248,421 00</u>

CANADA LIFE—Continued.

Stocks and Bonds owned by the Company—Concluded.

Municipality.	Par Value.	Market Value.
<i>Township—Hatley, Q</i>	25,000 00	25,750 00
Ascot, Q.....	39,900 00	41,097 00
Eldon.....	14,500 00	14,210 00
Minto.....	1,000 00	980 00
Carrick (S. S. No. 14).....	160 00	157 00
Dudswell, Q.....	22,000 00	20,900 00
Dereham.....	9,000 00	8,820 00
Culross.....	20,000 00	19,600 00
Lochiel.....	9,000 00	8,800 00
Orillia and Matchedash.....	5,000 00	4,900 00
Elderslie.....	5,000 00	4,900 00
Weedon, Q.....	24,000 00	22,800 00
Wallace.....	10,000 00	9,800 00
Turnberry.....	10,000 00	9,800 00
Morris.....	3,000 00	2,910 00
Elm.....	11,000 00	10,780 00
Dover.....	19,118 09	19,735 00
Woodhouse.....	6,000 00	5,880 00
Enniskillen.....	3,600 00	3,578 00
Howard.....	2,812 50	2,756 00
Mara.....	8,600 00	8,408 00
E. Wawanosh.....	13,000 00	12,740 00
Usborne.....	500 00	490 00
Stephen.....	4,500 00	4,419 00
Bolton, Q.....	12,700 00	13,081 00
Grantham, Q.....	11,833 83	11,833 00
Albion.....	12,000 00	11,760 00
Yarmouth, N.S.....	59,200 00	56,240 00
Oneida.....	3,500 00	3,430 00
Adelaide.....	1,245 00	1,257 00
Melbourne and Brompton Gore, Q.....	5,000 00	4,750 00
Bertie.....	1,500 00	1,595 00
Harwich.....	4,217 56	4,091 00
Chatham.....	8,982 14	9,431 00
	386,869 12	381,649 00
<i>Stocks—Bank of Montreal, 100 shares</i>	20,000 00	28,000 00
<i>Dominion Telegraph Co.'s Bonds</i>	45,260 00	38,471 00
	65,260 00	66,471 00
<i>Government—Ontario</i>	5,681 91	5,681 91
<i>Synopsis—City</i>	346,540 00	342,781 00
County.....	346,241 34	348,286 00
Town.....	564,865 35	546,002 00
Harbor.....	113,000 00	124,300 00
Township.....	386,869 12	381,649 00
Village.....	253,620 73	248,421 00
Bank stock and Telegraph Co.'s Bonds.....	65,260 00	66,471 00
Government.....	5,681 91	5,681 91
Total.....	2,082,078 45	2,063,591 91
Ledger value of stocks, &c., carried out.....		\$1,972,523 91
Cash at head office.....		10 81
Cash in banks, viz.:—		
Bank of Montreal.....		\$6,392 84
National Bank of Scotland.....		108 28
Total.....		6,501 12
Agents' ledger balances.....		6 86
Total.....		3,449,982 08

CANADA LIFE—*Continued.*

OTHER ASSETS.

Interest due.....	\$3,435 92	
do accrued	64,115 29	
Total carried out.....		67,551 21
Rents accrued.....		2,239 59
Gross premiums due and uncollected on policies in force	\$137,600 69	
Gross deferred premiums on same	95,969 11	
Total outstanding and deferred premiums	233,569 80	
Deduct cost of collection at 10 per cent.	23,357 00	
Net outstanding and deferred premiums.....		210,212 80
Difference between market value and ledger value of debentures owned by Company.....		91,068 91
Office furniture		2,700 00
Items in suspense account..		1,490 72
Total assets.....		\$3,825,245 31

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	\$2,988,156 33	
Deduct value of policies re-insured in other companies.....	6,276 16	
Net re-insurance reserve.....		\$2,981,880 17
Reserve for lapsed policies.....		49,301 96
Claims for death losses due and unpaid	\$11,127 18	
(Of this \$2,627.18 accrued in previous years.)		
do adjusted, but not due.....	38,698 00	
do unadjusted, but not resisted	9,775 00	
(Of this \$1,800 accrued in previous years.)		
Total.....		59,600 18
Amount of dividends or bonuses to policy-holders due and unpaid		9,327 75
Total liabilities.....		\$3,100,110 06
Surplus of assets over liabilities available for protection of policy-holders	\$725,135 25	
Of which has been carried to proprietors' account.....	89,722 34	
Leaving surplus on policy-holders' account.....		\$635,412 91
Capital stock paid up.		\$125,000 00
Surplus above all liabilities (including capital stock paid up and the amount as above carried to proprietors' account).....		\$510,412 91.

* Institute of Actuaries H.M. experience table of mortality, and interest at $4\frac{1}{2}$ per cent. used in valuing reserve for assurances and annuities, values computed; Carlisle table of mortality with interest at 5 per cent. for already declared profits, values computed.

CANADA LIFE—*Continued.*

INCOME.

Cash received for premiums	\$485,782 04	
*Premium notes, loans or liens taken in part payment of premiums	19,011 03	
Premiums paid by dividends including reconverted additions	34,455 07	
Total.....	\$539,248 14	
Deduct premiums paid to other companies for re-insurances.	2,955 09	
Total premium income.....	\$536,293 05	
Received for interest or dividends.....	194,014 21	
Received for rents.....	9,765 28	
Profit on sales of debentures.....	279 50	
Total income.....	\$740,352 04	

EXPENDITURE.

Cash paid for death claims.....	\$125,041 71	
Premium notes, loans or liens used in payment of same.....	1,387 56	
Total amount paid for death claims.....	\$126,429 27	
(Of this amount \$42,270 matured in previous years.)		
Cash paid for matured endowments	\$5,280 00	
Premium notes, loans or liens used in payment of same.....	520 00	
Net amount paid for endowment claims.....	5,800 00	
Cash paid to annuitants.....	648 00	
Cash paid for surrendered policies.....	20,416 99	
†Premium notes, loans or liens used in purchase of surrendered policies.....	1,347 00	
†The same by lapse.....	10,769 79	
Cash dividends paid to policy-holders	18,152 52	
(Including \$10,585.16 being profits paid on account of death claims and matured endowments.)		
Cash dividends applied in payment of premiums	34,455 07	
†Premium notes, loans or liens used in payment of dividends to policy-holders.....	124 31	
Cash paid stockholders for interest or dividends.....	18,750 00	
Commissions, salaries and other expenses of officials.....	80,334 86	
Taxes, licenses, fees or fines.....	755 73	
Miscellaneous payments, viz:—		
Medical fees, \$6,079.54; solicitor's charges, \$1,208.22; travelling expenses of agents and others, \$8,142.38; rents, \$4,275; fuel, \$182.83; gas, \$241.46; stationery, \$1,365.24; printing and advertising, \$7,158.95; books, periodicals, &c., \$207.41; postage, exchange, &c., \$3,139.16; sundries, including water rates, express charges, guarantee premiums, cleaning offices and land valuator's fees \$2,403 96		
Total expenditure.....	\$352,387 69	

* Being half credit debts.

† Being debts upon half credit systems.

CANADA LIFE— *Continued.*

*PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand at commencement of year.	\$241,643 12
do received during the year.....	19,011 03
(Amount included for revived policies which had been previously written off.)	
Total.....	\$260,654 15

Deductions during the year, viz :—

Amount of notes, loans or liens used in payment of claims.....	\$1,907 56
do used in purchase of surrendered policies	1,347 00
do used in payment of dividends to policy-holders.....	124 31
do voided by lapse	10,769 79
do redeemed in cash.....	786 79
Total reductions.....	\$14,935 45

Balance, note assets at end of year.....	\$245,718 70
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MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,402
Amount of said policies	\$2,633,100 00
Number of policies become claims in Canada during the year	91
Amount of said claims.....	\$145,632 27
Add bonus profits	12,188 49
	157,820 76
Number of policies in force in Canada at date.....	11,387
Amount of said policies.....	\$18,157,055 68
Amount of said policies re-insured in other licensed companies in Canada	113,483 00
Total.....	\$18,043,572 68
Add bonus profits.....	902,142 17
Net policies in force at 30th April, 1879.....	18,945,714 85

Number and amount of policies terminated during the year in Canada, not including bonus additions :—

1. By death.....	85	\$139,832 27
2. maturity.....	6	5,000 00
3. expiry.....	8	23,300 00
4. surrender.....	95	122,109 50
(For which cash value has been paid, \$21,763.99.)		
5. surrender, \$161,500.		
For which paid-up policies have been granted to amount of \$61,514.		
Difference of amounts carried out		99,986 00
6. lapse.....	626	1,011,056 00
Total... ..	820	\$1,408,083 77

* Being debts upon half credit systems.

CANADA LIFE—*Concluded.*

Policies in force at beginning of year (including bonus profits, \$948,068.77)	10,605	\$17,655,907 22
Policies issued during the year (including 75 revived policies for \$127,360)	1,942	3,296,574 00
Policies terminated as above and by change for paid-up policies (including bonus profits, \$44,608.25)	913	1,514,206 02
Policies terminated otherwise, being not-taken policies of this year, as well as those of previous years, returned by agents	247	377,759 00
Gross policies in force at date of statement (including bonus profits, \$903,460.52)	11,387	19,060,516 20

Number of insured lives at beginning of year	8,985
Number of new insurers during the year	1,546
Number of deaths during the year among insured	72
Number of insured whose policies have been terminated during the year otherwise than by death	823
Number of insured lives at date of statement	9,636

Subscribed and sworn to, 3rd April, 1880, by

A. G. RAMSAY,
President.

R. HILLS,
Secretary.

(Received, 5th April, 1880.)

[A clerical error in addition of column in the Reserve was discovered in the statement of this company for 1878, too late for correction in the Report of that year. The figures should have been, according to the corrected statement:—

Net re-insurance reserve	\$2,679,068 00
Total liabilities	2,732,719 39
Surplus of assets over liabilities available for protection of policy-holders	615,983 07
Surplus on policy-holders' account	519,918 84
Surplus above all liabilities (including capital stock paid up and the amount carried to proprietors' account)	394,918 84

J. B. C.]

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—SIR HUGH ALLAN. | Secretary—ARCHIBALD MCGOUN.

Agent or Manager—GERALD E. HART. | Principal Office—MONTREAL.

(Incorporated 30th June, 1864; Commenced life business in Canada, August, 1868.)

CAPITAL.

(Included in Fire Department Statement.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy holders on the Company's policies assigned as collaterals.....	\$3,902 47
Premium notes, loans or liens on policies in force.....	2,724 78

Stocks and bonds held by the Company, viz. :—

	Par Value.	Market Value.
Corporation 6 per cent. bonds with the Government....	\$56,000 00	\$58,240 00
Montreal Corporation 6 per cent. stock.....	15,000 00	15,750 00
Montreal Corporation 7 per cent. stock.....	2,600 00	3,302 00
Montreal Harbor 6½ per cent. bonds.....	12,000 00	13,200 00
94 shares Merchants' Bank stock.....	9,400 00	8,225 00
Total par and market value.....	\$95,000 00	\$98,717 00
Carried out at market value.....		\$98,717 00
Cash in Merchants' Bank.....		14,667 24
Agents' ledger balances.....		545 77
Total		\$120,551 26

OTHER ASSETS.

Interest accrued.....	740 33
Gross premiums due and uncollected on policies in force.....	\$1,304 83
Gross deferred premiums on same	5,897 87
Total outstanding and deferred premiums	\$10,202 70
Deduct cost of collection at 10 per cent.....	1,020 27
Net outstanding and deferred premiums	9,182 43
Total assets, Life Department.....	\$130,480 02

LIABILITIES.

* Amount computed to cover the net reserve on all outstanding policies in force	\$118,261 78
Deduct net value of policies re-insured in other licensed companies	22 33
Net re-insurance reserve.....	\$118,239 45

* Computed on Institute H.M. Table at 4½ per cent. interest.

CITIZENS'—*Continued.*

Claims for death losses—

Adjusted but not due.....	\$3,000 00
Unadjusted but not resisted.....	2,000 00
Total unsettled death claims.....	5,000 00
Due on account of general expenses...	353 07
Amount of dividends or bonuses to policy holders due and unpaid.....	1,507 46
Reserve for surrender policies.....	316 34
Total liability, Life Department.....	\$125,416 32
Surplus on policy holders' account.....	\$5,063 70

INCOME DURING THE YEAR.

Net cash received for premiums	\$27,307 61
Premium notes, loans or liens taken in part payment for premiums.....	1,046 51
Total	\$28,354 12
Deduct premiums paid to other companies for re-insurance	60 50
Total premium income.....	\$28,293 62
Amount received for interest or dividends on stock, &c.....	6,760 08
Total income, Life Department.....	\$35 053 70

EXPENDITURE DURING THE YEAR.

Cash paid for death claims	\$5,750 00
Premium notes, loans or liens used in payment of the same.....	250 00
Total net amount paid for death claims.....	\$6,000 00
Cash paid for matured endowments	\$1,043 77
Premium notes, loans or liens used in payment of same.....	956 23
Net amount paid for death claims and matured endowments.....	2,000 00
Total amount paid for death claims and matured endowments.....	\$8,000 00
(Of this amount \$2,000 accrued in previous year.)	
Cash paid for surrendered policies.....	3,188 89
Premium notes, loans or liens used in purchase of surrendered policies ..	54 00
The same by lapse.....	933 61
Cash dividend paid to policy-holders.....	1,351 60
Premium notes, loans or liens used in payment of dividends to policy-holders.....	25 65
Cash paid for commission, salaries, or other expenses of officials.....	10,109 09
Cash paid for taxes, licenses, fees or fines ...	189 29
Cash paid to stockholders for interest or dividend.....	1,069 63
All other expenditure, viz. :—	
Medical fees.....	\$1,065 50
Law charges	168 82
Rent and taxes.....	649 87
Postage and stationery, telegrams, express, bank agency, and valuing policies	501 12
Printing and advertising	454 01
	2,839 32
Total expenditure, Life Department.....	\$27,761 08

CITIZENS'—*Continued.*

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand at the commencement of year...	\$5,531 38
do received during the year.....	3,315 36
Total.....	<u>\$8,846 74</u>
Deductions during the year:—	
Amount of notes, loans or liens used in payment of claims.....	\$1,206 2 ³
do do purchase of surrendered policies.....	54 00
do do payment of dividends to policy-holders.....	25 65
do do voided by lapse	93 61
Total reductions.....	<u>2,219 49</u>
Balance, note assets at end of year.....	<u>\$6,627 25</u>

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.	183	
Amount of said policies		\$406,250 00
Number of policies become claims in Canada during the year.....	6	
Amount of said claims.....		11,000 00
Number of policies in force in Canada at date.....	689	
Amount of said policies.....		\$1,170,475 86
Add bonus additions.....		6,369 30
		<u>1,176,845 16</u>
Deduct amount of policies re-insured in other licensed companies of Canada		5,000 00
Net amount in force, 31st Dec., 1879.		<u>\$1,171,845 16</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	4	\$9,000 00
2. By maturity.....	2	2,000 00
3. By surrender	38	56,000 00
(For which cash value has been paid, \$3,242.89.)		
4. By surrender, \$27,500.		
(For which paid-up policies have been granted to amount of \$7,103.76.)		
Difference of amounts carried out. .		20,396 24
5. By lapse	50	75,700 00
Bonus additions		584 00
Total.....	<u>94</u>	<u>\$163,680 24</u>

CITIZENS'—*Concluded.*

Policies in force at beginning of year (including bonus additions, \$6,155.40).....	598	\$931,977 10
Policies issued during the year (including two policies revived, and bonus additions, 1879, \$798.30).....	207	413,048 30
Policies terminated (including bonus additions, \$584.40).....	113	163,680 24
Policies terminated by change ...	3	4,500 00
Policies in force at date of statement.....	609	1,176,845 16
(Including bonus additions, \$6,369.30.)		

Number of insured lives at beginning of year.....	668
Number of new insurers during the year.....	174
Number of deaths during the year among insured.....	4
Number of insured whose policies have been terminated during the year otherwise than by death)	132
Number of insured lives at date of statement.....	706

Subscribed and sworn to, 20th April, 1880, by

HUGH ALLAN,
President.

GERALD E. HART,
General Manager.

(Received, 21st April, 1880.)

 THE COMMERCIAL UNION ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—A. J. MUNDELLA, E-q., M.P.

Secretary—S. STANLEY BROWN.

Principal Office—19 & 20 Cornhill,
London, England.

Incorporated, 28th September, 1861.

Agent in Canada—FRED. COLE.

Head Office in Canada—Montreal.

(Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed.....	£2,500,000 stg.
Amount paid up in cash	250,000 "

Gross amount of premiums received in cash during the year on life policies in Canada	\$21,297 52
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada.....	1,698 28
Total net premium income	\$22,995 80

Amount paid on account of death claims (including bonuses)	\$20,958 53
Amount paid for dividends or bonuses to policy-holders	1,661 00
Amount paid for surrendered policies	2,951 35
Total net amount paid to policy-holders in Canada.....	\$25,570 88

ASSETS IN CANADA.

(Specially Life Department.)

Dominion stock in deposit with Receiver-General.....	\$100,343 68
Cash in hand and in banks in Canada	2,405 56
One month's interest accrued on Dominion stock	418 10
Total assets in Canada, Life Department.....	\$103,167 34

(For other Assets, see Fire Department.)

LIABILITIES IN CANADA, LIFE DEPARTMENT.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted.....	\$3,557 78
* Amount computed to cover the net reserve or re-insurance value on outstanding policies in Canada	\$136,785 42
Deduct amount of outstanding and deferred premiums, less cost of collection at 10 per cent.	\$5,433 44
Deduct loans and credit premiums, a first lien or charge, on security of policies. Loans advanced within surrender value of policies.....	12,178 38
	17,611 82
Difference carried out.....	119,173 60
Total liabilities to said policy holders in Canada.....	\$12-,731 38

* Reserve based on H. M. Table of Mortality and $4\frac{1}{2}$ per cent. interest.

COMMERCIAL UNION—Continued.

LIABILITIES IN CANADA.

(Under policies issued subsequent to 31st March, 1878.)

Amount computed to cover net reserve of all outstanding policies in Canada	\$2,268 45	
Deduct amount of outstanding and deferred premiums, less cost of collection at 10 per cent.	\$ 56 15	
Deduct credit premiums.....	266 08	
		322 23
Difference carried out.....		1,946 22
Total net liabilities to said policy-holders in Canada..		\$1,946 22
Total net liabilities to all policy-holders in Canada....		\$124,677 60

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	16	
Amount of said policies		51,372 52
Number of policies become claims in Canada during the year.....	7	
Amount of said claims (including bonuses).....		24,516 31
Number of policies in force in Canada at date.....	310	
Amount of said policies		674,568 66

Number and amount of policies terminated during the year in Canada, viz. :—

1. By death.....	7	\$22,781 11
2. By expiry.....	2	2,920 00
3. By surrender.....	11	36,500 01
(For which cash value has been paid, \$2,951.35.)		
4. By surrender, \$8,273.34.)		
(For which paid-up policies have been granted to amount of \$1,357.80.)		
Difference of amounts carried out		6,915 54
5. By lapse.....	26	73,730 01
Total	46	\$142,846 67

Policies in force at beginning of year.....	339	\$780,463 40
Policies issued during the year ..	16	51,372 52
Policies revived, not in previous return.....	2	1,946 66
Policies terminated as above.....	46	142,846 67

Policies terminated otherwise, viz. :—

One policy by transfer to London, England, office.....		\$4,866 67
Policy reduced by		1,216 67
Policies terminated last year—amount understated		10,283 91
	1	16,367 25
Policies in force at date of statement (exclusive of bonus).....	310	674,568 66

COMMERCIAL UNION—*Continued.*

Number of insured lives at beginning of year.....	317*
Number of new insurers during the year.....	14
Number of deaths during the year among insured	6
Number of insured whose policies have been terminated during the year otherwise than by death, including one transferred to London, England, office.....	35
Number of insured lives at date of statement.....	290

Subscribed and sworn to, 6th April, 1880, by

FRED. COLE.

(Received, 7th April, 1880.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1879.

(Abstracted from Report of Directors, London, England, 12th March, 1880.)

LIFE DEPARTMENT.

The new business of last year, notwithstanding the depression in trade, shows an improvement upon that of 1878. The new policies were 470, assuring £326,351, and the new premiums included in the account amounted to £11,435.

The claims of the past year have considerably exceeded the sum expected, the net amount being £75,345, including £10,058 for claims announced but not yet proved.

During the year the conditions of assurance have been revised and new and more liberal conditions have been introduced. The Directors trust that the shareholders will make use of this fact to influence life proposals to the office.

Revenue Account of the Life Department from 1st January to 31st December, 1879.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year.....	579,633	13	0	Claims under policies after deduction of sums re-assured.. . . .	75,345	12	0
New premiums £11,435	10	10		Endowments matured.....	951	13	4
Renewal premiums.... 100,822	4	9		Surrenders	5,457	11	7
	112,257	15	7	Annuities.....	1,007	1	4
Deduct re-assurances 12,788	16	2		Cash bonuses to policy-holders	675	1	8
	99,463	19	5	Commission	4,413	7	10
Premiums for endowments certain..	37	17	8	Expenses of management.....	9,561	2	2
Consideration for annuities	1,406	14	10	Loss on exchange.....	8	14	6
Interest and dividends	25,477	19	9	Bad debts	12	17	5
Fines	165	6	5	Amount of life assurance fund at the end of the year.....	609,669	5	11
Commissions written off	911	16	8				
	£707,102	7	9		£707,102	7	9

* Insured lives at beginning of year stated in last return as 321 should have been 317.

COMMERCIAL UNION—*Concluded.**Balance Sheet of the Life Department, 31st December, 1879.*

	£	s.	d.		£	s.	d.
Assurance fund.....	609,669	5	11	Mortgages on property within the			
Life investment reserve fund.....	2,415	11	1	United Kingdom	304,935	19	10
Claims admitted or announced but				Loans on the Company's policies...	19,475	0	1
not paid	17,075	5	8	Investments:—			
Re-as-urance premiums due.....	1,583	16	2	Indian and Colonial Government			
Commission due	2,266	1	5	securities	86,896	8	10
Suspense account.....	114	11	8	Canadian Government securities..	20,618	11	4
Bills payable	1,079	6	0	Foreign Government securities ...	14,619	0	6
				Railway and other debentures and			
				debenture stocks	44,274	18	6
				Railway and other stocks and			
				shares (preference and ordinary)	41,114	7	1
				Parliamentary debenture bonds...	16,163	12	3
				Freehold ground rents	14,689	1	7
				Life policy purchased	1,080	19	10
				Branch and agency balances	13,090	18	5
				Outstanding premiums	8,859	4	2
				Outstanding interest	3,132	16	1
				Cash:—			
				On deposit.....	£39,465	17	9
				Bankers' current ac-			
				counts	5,372	9	4
				In hand	33	4	2
					44,871	11	3
				Bills receivable	381	8	2
					£634,203	17	11
					£634,203	17	11

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President--HON. WM. P. HOWLAND, C.B. | *Managing Director and Agent--*
J. K. MACDONALD.

Head Office--Toronto.

(Organized or incorporated April 14th, 1871; Commenced business in Canada.
October 31st, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for	\$500,000 00
Amount paid up in cash	50,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the Company.....	\$3,370 23
Amount secured by way of loan on real estate by bond or mortgage, first liens	342,188 88
Amount of loans secured by bonds, stocks or other marketable collaterals, viz. :—	

	Par Value.	Market Value.	Amount loaned.
5 shares Bank of Montreal.....	\$1,000 00	\$1,400 00	\$750 00
1,000 do London and Canadian Loan and Agency Company.....	7,000 00	9,380 00	8,349 39
Total... ..	\$8,000 00	\$10,780 00	\$9,099 39

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals.....	11,491 85
Amount of loans as above on which interest has not been paid within one year previous to statement, \$1,600.00.	
*Bills receivable, being premium notes on policies in force.....	8,832 01
Stock, bonds and debentures owned by the Company, viz. :—	

	Par Value.	Cost Price.	Market Value.
City of Toronto debentures.....	\$72,000 00	\$69,155 00	\$73,895 00
County of Middlesex debentures.....	2,400 00	2,180 00	2,400 00
City of Hamilton do	2,400 00	1,810 00	2,160 00
do Belleville do	5,000 00	4,975 00	5,225 00
Township Wood and Medora school.	550 00	542 00	577 50
Township Muskoka school.	1,200 00	1,200 00	1,260 00
Village of Yorkville.....	6,311 00	6,311 00	6,626 55
do Mount Forest.....	4,000 00	3,455 05	3,715 00
do Forest.....	400 00	400 00	400 00
Town of Whitby.....	1,750 00	1,500 52	1,650 25
Village Arthur.....	2,500 00	2,248 00	2,500 00
Muskoka school, No. 3.....	400 00	400 00	420 00
County of Haliburton	2,417 00	2,192 00	2,417 00
Town of Brussels	5,000 00	4,675 00	5,000 00
Township of Minden	103 00	92 81	100 94
Township of Colechester.....	3,501 00	3,501 00	3,611 04
Village of Ridgetown	1,738 00	1,581 58	1,668 48
County of Haliburton.....	405 00	383 21	405 00
	\$112,675 00	\$106,502 17	\$114,061 76

* In Company's own statement to its shareholders, this item is included in premiums outstanding.

CONFEDERATION LIFE—*Continued.*

Carried out at market value	114,061 76
Government 5 p. c. stock and deposit par value \$4,100; cost value.....	4,097 50
Cash at head office	60 01

Cash in banks, viz. :—

Ontario Bank, Winnipeg	\$1,290 93
Bank of New Brunswick, St. John	32 44
Canadian Bank of Commerce, Toronto	27,191 48
	<u>28,514 85</u>
Agents' ledger balances.....	591 71

Total	\$522,218 19
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OTHER ASSETS.

Interest due.....	\$4,951 59
do accrued.....	10,105 78
Total.....	<u>\$15,057 37</u>

Gross premiums due and uncollected on policies in force.....	\$16,982 52
Gross deferred premiums on same	12,946 05
Total outstanding and deferred premiums	<u>\$29,928 57</u>
Deduct cost of collection at 10 per cent, including Bills receivable.....	3,876 05

Net outstanding and deferred premiums.....	26,052 52
Furniture	1,028 43
Sundry	94 50

Total assets	<u>\$564,451 01</u>
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LIABILITIES.

* Amount computed to cover the net present value of all policies in force..	\$391,538 57
Deduct net value of policies re-insured in other companies.....	9,941 35
	<u>\$381,597 22</u>
Reserve on policies lapsed, liable to surrender or restoration	2,841 83
Annuity fund.....	9,785 70

Total net re-insurance reserve	394,224 75
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Claims for death losses adjusted but not due	8,996 30
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Sundry liabilities, viz. :—

Doctors' fees.....	\$1,800 00
Rent	786 25
Salaries	500 00
Directors' fees	1,635 00
Premiums paid in advance	226 64
Deposit on account of debentures	183 39
To credit of a surrendered policy	154 92
Commission	36 77
Sundry items	145 59
	<u>4,868 56</u>

Total liabilities.....	<u>\$408,089 61</u>
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Surplus on policy holders' account.....	\$156, 61 40
Capital stock paid up	50,000 00

Surplus above all liabilities and capital	<u>\$106,361 40</u>
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* Reserve at $4\frac{1}{2}$ per cent. based on Table Institute of Actuaries, G.B.

CONFEDERATION LIFE—*Continued.*

INCOME DURING THE YEAR.

Cash received for premiums.....	\$151,108 68
Premiums paid by dividends.....	3,006 92
Cash received for annuities.....	3,701 60
Total	<u>\$157,820 20</u>
Deduct premiums paid to other companies for re-insurance.....	2,922 09
Total premium income.....	<u>\$154,898 11</u>
Received for interest or dividends on stock, &c.....	23,776 61
Total income.....	<u><u>\$183,674 72</u></u>

EXPENDITURE DURING THE YEAR.

Cash paid for death claims (including \$478 bonus additions).....	\$30,581 70
Deduct received from other companies for re-insured death claims.....	3,000 00
Net amount paid for death claims.....	<u>27,581 70</u>
Cash paid to annuitants.....	847 30
Cash paid for surrendered policies.....	5,332 30
Cash dividends paid to policy-holders.....	329 30
do applied in payment of premiums.....	3,006 92
Cash paid to stockholders for interest or dividends	5,000 00
Cash paid for commission and salaries and other expenses of officials....	33,385 49
Other expenditure, viz.:—Agency expenses, \$752.99; medical fees, \$3,116.00; advertising, \$1,342.94; general expenses, \$1,097.64; legal expenses, \$942 82; postage, \$316.57; printing, stationery, &c., \$1,915.59; rent, taxes, fuel, &c., \$1,958.87; commission on loans, \$207.60; Directors' fees, \$1,225.00.....	13,376 02
Total expenditure	<u><u>\$88,859 03</u></u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,012
Amount of said policies.....	\$1,515,650 00
Number of policies become claims in Canada during the year....	20
Amount of said claims (including \$478 bonus additions).....	\$35,528 00
Amount of above claims re-insured in other licensed companies in Canada.....	3,000 00
	<u>32,528 00</u>
Number of policies in force in Canada at date.....	4,105
Amount of said policies, including bonus additions	\$6,051,731 60
Amount of said policies re-insured in other licensed companies in Canada	123,409 00
Net amount of policies in force, 31st December, 1879.....	<u><u>\$5,928,322 60</u></u>

CONFEDERATION LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No	Amount.
1. By death	20	35,528 09
2. By expiry	1	1,250 00
3. By surrender	86	110,080 00
(For which cash value has been paid, \$5,332.30.)		
4. By surrender, \$86,000.00.		
(For which paid-up policies have been granted to amount of \$12,207.00)		
Difference of amounts carried out.....		73,793 00
5. By lapse.....	411	597,890 07
Total	518	\$318,541 07

Policies in force at beginning of year.....	3,709	5,465,858 53
Policies issued during the year (including revived, 24 for \$27,000).	1,129	1,641,357 00
Bonuses added during the year.....		764 14
Policies terminated as above, and by change to paid up policies..	576	830,748 07
Policies not taken, of 1879 issue and previous years.....	157	225,500 00
Gross policies in force at date of statement	4,105	6,051,731 60

Number of insured lives at beginning of year	3,583
Number of new insurers during the year.....	1,092
Number of deaths during the year among insured	19
Number of insured whose policies have been terminated during the year otherwise than by death.....	713
Number of insured lives at date of statement.....	3,943

Subscribed and sworn to, 11th April, 1880, by

W. P. HOWLAND,
President.

J. K. MACDONALD,
Managing Director.

(Received, 15th April, 1880.)

 THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JACOB L. GREENE.

Secretary—JOHN M. TAYLOR.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—ROBERT WOOD.

Head Office in Canada—Montreal.

Organized or Incorporated 15th June, 1846; Commenced business 15th December, 1846; Licensed in Canada, 1st August, 1868.

(No capital—being a purely Mutual Company.)

Amount of premiums received in cash during the year on life policies in Canada.....	\$145,734 45
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Amount paid during the year on claims in Canada:—

On account of death claims.....	80,772 00
do matured endowments.....	14,453 00

Net amount paid on account of claims.....	\$95,223 00
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*Amount paid for surrendered policies.....	
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Amount paid for dividends or bonuses to policy-holders.....	46,329 53
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Total net amount paid to policy-holders in Canada....	\$141,554 53
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ASSETS IN CANADA.

U.S. registered bonds held in deposit by Receiver General.....	\$140,000 00
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LIABILITIES IN CANADA.

Amount of claims in Canada resisted—presented in 1876..	\$25,000 00
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Amount estimated to cover the net reserve on all outstanding policies in Canada.....	1,100,000 00
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Total net liabilities to policy-holders in Canada	\$1,125,000 00
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MISCELLANEOUS.

Number of policies become claims in Canada during the year...	19	
Amount of said claims.....		\$78,959 00
Number of policies in force in Canada at date, partly estimated.	1,850	
Amount of said policies, partly estimated.....		3,837,017 00

* This Company allows surrender value on lapsed policies only in payment of premiums on new insurance, or to keep other insurance in force, or the value is applied in purchase of paid-up insurance. The exceptions to this rule are very few. No record is kept by States or Districts of the amounts so applied.

CONNECTICUT MUTUAL—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1) By death.....	13	64,486 00
(2) By maturity.....	6	14,453 00

NOTE.—Our account of surrendered policies is not kept by Districts or States, but includes surrenders from all sources. So far as we can make an approximate statement, 109 policies have been surrendered in Canada in 1879, and about 75 policies have lapsed, the surrender value of which had not been adjusted, December 31st, 1879.

Subscribed and sworn to, 20th April, 1880, by

JOHN M. TAYLOR,

Secretary.

(Received 12th April, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Income during the year 1879.

Total premium income	\$5,750,441 67
Received for interest and dividends	3,018,737 02
do rents	185,111 97
Total income.....	<u>\$8,954,290 66</u>

Disbursements during the year 1879.

Total amount paid for losses and matured endowments.....	\$3,745,265 54
Cash paid for surrendered policies	210,386 27
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	259,484 93
Cash surrender values applied in payment of premiums.....	1,036 584 68
Cash dividends paid to policy-holders.....	35,082 61
Same applied in payment of premiums	1,646,535 68
Premium notes, loans or liens used in payment of dividends to policy- holders.....	203,646 68
Total paid policy-holders.....	<u>\$7,136,986 39</u>
General expenses (including taxes, \$340,533.89).....	926,242 34
Total disbursements.....	<u>\$8,063,228 73</u>

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	11,089,472 47
Loans on bonds and mortgages	22,217,403 37
Loans secured by pledge of bonds, stock or other marketable collaterals	27,953 28
Premium notes, loans or liens on policies in force.....	4,109,717 91
Cost value of bonds and stocks owned	8,184,676 14
Cash deposited in banks	1,418,32 03
Bills receivable	15,806 46
Agents' ledger balances	52,882 71
Total net or ledger assets.....	<u>\$47,116,244 37</u>

CONNECTICUT MUTUAL—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	1,453,488 52
Rents due and accrued	16,779 05
Market value of bonds and stocks over cost.....	165,982 86
Net amount of deferred premiums.....	39,839 68
Total assets	<u>\$48,792,334 48</u>

LIABILITIES.

Total policy claims.....	\$ 717,323 00
Reinsurance reserve	44,074,325 00
Unpaid dividends of surplus, or other description of profits due policy-holders.....	119,343 44
Premiums paid in advance and surrender values applicable in payment of premiums	224,795 63
Contingent reserve on lapsed policies.....	222,095 99
Total liabilities	<u>\$45,357,883 06</u>

RISKS AND PREMIUMS.

Number of new policies issued during the year	4,103
Amount of said policies	\$ 7,638,119 00
Number of policies terminated during the year.....	5,629
Amount of said policies	16,441,255 00
Number of policies in force at date	64,504
Amount at risk	164,585,123 00

 THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1879.

President—Sir G. G. MONTGOMERY, Bart., M.P. | *Secretary*—D. MACLAGAN Esq., F.R.S.E.*Principal Office*—Edinburgh, Scotland. Organized A.D. 1823.*Agent in Canada*—DAVID HIGGINS. | *Head Office in Canada*—Toronto.

(Commenced business in Canada, June, A.D., 1857.)

CAPITAL.

Amount of joint stock capital authorized and subscribed		
for	£500,000 stg.	\$2,433,333 33
*Amount paid up in cash.....	75,000 do	365,000 00

Amount of premiums received in cash during the year on life policies in Canada.....	19,483 37
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Amount paid during the year on death claims in Canada (accrued in previous years)	5,893 34
Amount paid to annuitants... ..	200 22
Amount paid for surrendered policies.....	1,621 90
Amount paid for dividends or bonuses to policy-holders.....	8,265 16

Total net amount paid to policy-holders in Canada... ..	\$15,980 62
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ASSETS IN CANADA.

Canada stock in deposit with Receiver-General	\$150,515 00
Mortgages on real estate in Canada.....	4,070 67
Cash in banks and in hand in Canada.....	627 88

Total assets in Canada.....	\$155,213 55
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LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted (accrued in previous year).....	\$1,460 00
Amount computed or estimated to cover the net reserve on all outstanding policies in Canada	\$146,000 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	1,434 52
Difference carried out	144,565 48

Total net liabilities to policy-holders in Canada.....	\$146,025 48
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* Of this £75,000 now appearing as "paid-up" £25,000 was added out of profits to the sum of £50,000 originally paid up.

EDINBURGH LIFE—*Continued.*

MISCELLANEOUS.

The Company has issued no new policies during the year in Canada.

Number of policies become claims in Canada during the year	1	
Amount of said claims.....		\$1,460 00
Number of policies in force in Canada at date.....	235	
Amount of said policies.....		590,195 37

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	1	
(2.) By expiry.....	1	
(3.) By surrender.....	4	
(For which cash value has been paid, \$1,621.90).		
(1.) By surrender, \$1,460, for which a paid up policy has been granted to amount of \$384.47.		
Difference of amounts carried out.....		\$1,075 53
(5.) By lapse	3	7,056 67
Total.....	9	\$30,518 87

	No.	Amount.
Policies in force at beginning of year in Canada.....	243	\$619,740 91
Omitted by error from form statements.....	1	973 34
Total	244	\$620,714 25
Policies terminated as above.....	9	30,518 87
Policies in force at date of statement.....	235	590,195 38

Number of insured lives at beginning of year.....	243
Omitted by error in former statements.....	1
Total	244

Number of deaths during the year among insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	8
Number of insured lives at date of statement.....	235

Subscribed and sworn to, 30th December, 1879, by

DAVID HIGGINS,

Chief Agent.

(Received, 2nd January, 1880.)

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President—HENRY B. HYDE.*Secretary*—SAMUEL BORROWE.*Principal Office*—120 Broadway, New York.*Agent in Canada*—RICHARD W. GALE.*Head Office in Canada*—MONTREAL.

(Organized or Incorporated 26th July, 1859. Commenced business in Canada, about October, 1865.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$100,000 00

Total premiums received during the year on life policies in Canada.... \$180,327 01

Total net premium income..... \$180,327 01

Amount paid during the year on claims in Canada, viz.:

On account of death claims..... \$45,500 00

On account of matured endowments..... 1,200 00

Net amount paid on account of claims..... 46,700 00

(Of this amount \$19,500 accrued in previous years.)

Amount paid to annuitants.. 25 00

Amount paid for surrendered policies..... 1,278 01

Amount paid for dividends or bonuses to policy-holders..... 17,210 29

Total net amount paid to policy-holders in Canada... \$65,273 30

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General..... \$100 000 00

U. S. bonds do do..... 5,000 00

Total assets in Canada..... \$105,000 00

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted..... \$11,585 00

*Amount computed to cover the net reserve or re-insurance value on all

outstanding policies in Canada..... \$647,702 00

Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent..... 21,672 00

Difference carried out..... 626,030 00

Total net liability to said policy-holders in Canada..... \$637,615 00

*Reserve based on the American Experience Table, $4\frac{1}{2}$ per cent.

EQUITABLE LIFE—Continued.

LIABILITIES IN CANADA.

Under policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	\$21,018 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.	4,428 00
Difference carried out	\$16,590 00
Total net liabilities to said policy-holders in Canada	\$16,590 00
Total net liabilities to all policy-holders in Canada	\$654,205 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	475
Amount of said policies	\$1,285,500 00
Number of policies become claims in Canada during the year	19
Amount of said claims	38,785 00
Number of policies in force in Canada at date	2,212
Amount of said policies	5,266,992 00
Number and amount of policies terminated during the year in Canada :	
1. By death	17 \$37,585 00
2. By maturity	2 1 200 00
3. By surrender	10 16,775 00
(For which cash value has been paid, \$1,278.01.)	
4. By surrender, \$137,000.	
(For which paid-up policies have been granted to amount of \$25,620.)	
Difference of amounts carried out	111,380 00
5. By lapse	451 1,165,050 00
Total	480 \$1,331,991 00

Policies in force at beginning of year	2,325 \$5,593,525 00
Policies issued during the year	475 1,285,500 00
Policies terminated as above	480 1,331,990 00
Change of residence and residing in Newfoundland, hitherto classified with Canadian policies	108 280,043 00
Policies in force at date of statement	2,212 5,266,992 00

Number of insured lives at beginning of year in Canada	2,325
Number of new insurers during the year	475
Number of deaths during the year among insured	17
Number of insured whose policies have been terminated during the year otherwise than by death	571
Number of insured lives at date of statement	2,212

Subscribed and sworn to, 27th March, 1880, by

R. W. GALE.

(Received, 29th March, 1880.)

* Reserve based on the American Experience Table, $4\frac{1}{2}$ per cent.

EQUITABLE LIFE—*Continued.*

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

INCOME DURING THE YEAR 1879.

Total premium income.....	\$6,396,400 15
Received for interest or dividends.....	1,615,750 40
Received for rent.....	334,930 30
Total income	<u>\$8,347,080 85</u>

DISBURSEMENTS DURING THE YEAR 1879.

Total amount paid for losses and matured endowments.....	\$2,567,202 03
Cash paid to annuitants.....	9,084 47
Cash paid for surrendered policies and discounted endowments.....	1,002,185 33
Cash dividends paid to policy-holders.....	1,410,399 26
Cash paid to stockholders for interest or dividends.	7,000 00
General expenses.....	1,269,034 88
Total disbursements	<u>\$6,264,905 97</u>

ASSETS.

Cash value of real estate, unencumbered	\$3,274,796 02
Loans on bond and mortgage (first liens) on real estate.....	10,475,062 90
Loans secured by pledge of bonds, stocks or other marketable col- laterals.....	3,637,000 00
Cost value of bonds and stocks owned	12,183,018 42
Cash on hand and in banks.....	1,215,194 58
Agents' balances.....	227,225 70
Total net or ledger assets.....	<u>\$35,980,997 62</u>

OTHER ASSETS.

Interest due and accrued.....	284,434 86
Rents due and accrued.	59,908 10
Market value of bonds and stocks over cost.....	348,006 17
Net amount of uncollected and deferred premiums.....	554,796 00
Total assets.....	<u>\$37,228,142 75</u>

LIABILITIES.

Net re-insurance reserve.....	\$29,296,571 00
Total unsettled claims ..	376,331 00
Unpaid dividends or surplus or other description of profits due policy- holders.....	72,249 00
Other liability, possible claims under lapsed policies.....	106,283 00
Total liabilities.....	<u>\$29,851,434 00</u>
Gross surplus on policy-holders' account.....	<u>\$1,376,708 75</u>

EQUITABLE LIFE—*Concluded.*

RISKS AND PREMIUMS.

Number of new policies issued during the year.....	6,742	
Amount of said policies.....		\$21,998,210 00
Number of policies terminated during the year.....	5,818	
Total amount terminated.....		21,882,182 00
Number of policies in force at date of statement.....	48,018	
Net amount of said policies.....		162,357,715 00

JAMES W. ALEXANDER,

Vice-President.

SAMUEL BORROWE,

Secretary.

NEW YORK, 21st April, 1879.

 THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1879.

Manager—JOHN FRASER.

|

Secretary—ROBERT RAINIE.*Principal Office*—Edinburgh.*Agent in Canada*—GEO. WM. FORD.

|

Head Office in Canada—Montreal.

(Organized or incorporated, 1838. Commenced business in Canada, Sept., 1857.)

 CAPITAL.

Amount of capital authorized and subscribed for.....	\$1,945,666 66
Amount paid up in cash.....	425,833 33

Gross amount of premiums received in cash during the year on life policies in Canada	\$96,838 61
Gross amount of loans on policies taken during the year in payment of premiums in Canada.....	1,520 77
Total net premium income.....	\$98,359 38

Amount paid during the year on account of death claims in Canada.....	\$59,018 72
(Of this amount \$22,503.44 accrued in the previous year.)	
Amount paid to annuitants	140 88
Amount paid for surrendered policies.....	12,450 83
Total net amount paid to policy-holders in Canada....	\$71,610 45

EXPENSES IN CANADA.

Cash paid for expenses of officials in Canada.....	\$3,282 50
do commission do	3,731 46
do licenses or taxes do	174 62
do office expenses and sundry expenditure in Canada.....	2,081 68
Total	\$9,270 26

ASSETS IN CANADA.

Canada stock in deposit with Receiver-General.....	\$150,000 00
Real estate in Canada owned.....	44,541 31
Cash in hand and in banks in Canada.....	7,801 57
Agents' balances	1,508 06
Total assets in Canada.....	\$203,870 94

LIFE ASSOCIATION OF SCOTLAND—Continued.

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted. \$45,468 37
 (\$5,353.33 of this amount accrued in the previous year.)

*Amount estimated to cover net reserve on all outstanding policies in
 Canada No return
 Deduct loans on said policies \$128,174 27

Difference carried out No return.

MISCELLANEOUS.

Number of policies become claims in Canada during the year.... 33
 Amount of said claims..... \$76,630 32
 Number of policies in force in Canada at date..... 1,770
 Amount of said policies..... 3,390,456 28

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	32	\$76,698 67
2. By maturity.....	1	243 34
3. By expiry.....	3	16,060 00
4. By surrender.....	59	151,971 40
(For which cash value has been paid, \$12,450.85.)		
5. By surrender, \$18,250. (For which paid-up policies have been granted to amount of \$4,344.31.)		
Difference of amounts carried out.....		13,905 69
6. By lapse.....	61	80,006 60
Total	156	\$339,485 70

Policies in force at beginning of year..... 1,926 3,729,941 98
 Policies terminated as above..... 156 339,485 70
 Policies in force at date of statement..... 1,770 3,390,456 28

Number of insured lives.—No return.

Subscribed and sworn to, 10th February, 1880, by

GEO. WM. FORD.

(Received, 12th February, 1880.)

* The Manager of the Life Association of Scotland regrets that he is still unable to give a satisfactory estimate of the reserve necessary for the policies.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

GENERAL BUSINESS FOR THE YEAR ENDING 5TH APRIL, 1879.

(Abstracted from Directors' Report, Edinburgh, 27th October, 1879.)

Looking to the continued severe depression in the agricultural and commercial interests of the whole Kingdom, the Directors consider the results of the year's business of the Association as favorable. This is the first year, also, in which no new business has been drawn from Canada, the Association having ceased transacting there in the previous year. The total new policies issued, nevertheless, amount to the considerable sum of £710,000. On the other hand, as was to be expected, there have been more than the usual number of policies cancelled during the year by surrender and non-payment of premium. It will be seen that the principal items of the revenue account are satisfactory. The claims by death among the assured have been nearly of the same amount as those of the previous year, and the total charges of the business somewhat less. The income of the year shows an increase of £4,100, and the funds an increase of £99,000, after deduction of all unpaid liabilities. The following are the principal figures in the statements:—

During the year ending 5th April, 1879—

	Sterling.
New life assurances were proposed to the number of 2,353 for.....	£895,572
Those declined or not proceeded with were 431 for.....	185,122
And those transacted, 1,922 for.....	710,450
The annual premiums on these transactions were.....	23,584
New life annuities were purchased for, per annum.	743
The revenue of the year from premiums was.	326,333
The total revenue was.....	430,002
326 deaths occurred amongst the assured under policies for.....	192,731

At the end of the year (5th April, 1879)—

24,772 policies of assurance were in force for (less re-assurances). ..	10,069,265
456 life annuities were in force for, per annum.....	17,229
The total claims paid under life policies were.....	2,630,754
The total cash bonuses allocated to policy-holders were.....	89,059
The assets in hand, as per the balance-sheet, were.....	2,267,153
The funds, after deduction of all unpaid liabilities and exclusive of the values of re-assurances, amounted to.....	2,184,189

The funds yield interest at present at the rate of £4 12s. 3l. per cent. per annum.

The rates of cash bonus for the current year ending 5th April, 1880, under participating policies of the 1st and 2nd series of Class A, will be the same as for the previous year, and applied as usual in part payment of the premiums stipulated in the policies, namely:—40 per cent. of the premiums of entrants on or before 5th April, 1855; 30 per cent. of the premiums of entrants between 5th April, 1855, and 5th April, 1860; 25 per cent. of the premiums of entrants between 5th April, 1860, and 5th April, 1871; and 20 per cent. of the premiums of later entrants who have paid at least six annual premiums. These are the rates of bonuses for ordinary policies by premiums payable during the whole of life; other policies receiving proportionate benefits.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

FIRST SCHEDULE.

Revenue Account for the year ending 5th April, 1879.

Amount of funds at the beginning of year	£2,085,369	9	7	Claims under policies (after deduction of sums re-assured).....	£192,731	0	7
Premiums (less re-assurances).....	£326,333	13	3	Claims under policies payable on the survivance of the lives	5,298	8	6
Consideration for annuities granted	6,458	2	5	Surrenders	14,037	0	11
Interest and dividends.....	97,210	2	11	Annuities	18,229	15	1
				Commission	14,408	11	4
				Expenses of management.....	32,141	2	3
	430,001	18	7	Dividends to shareholders, and interest on paid-up capital.....	10,625	19	0
				Other payments:—			
				Cash bonuses to existing policy-holders	42,580	18	0
				Income tax	1,170	1	5
				Amount of funds at the end of the year (as per second schedule	2,184,168	11	1
	<u>£2,515,371</u>	<u>8</u>	<u>2</u>		<u>£2,515,371</u>	<u>8</u>	<u>2</u>

SECOND SCHEDULE.

Balance-Sheet on 5th April, 1879.

LIABILITIES.				ASSETS.			
Shareholders' capital, paid up.....	£87,500	0	0	Mortgages on property within the United Kingdom	£1,126,002	3	10
Assurance and annuity fund.....	2,096,688	11	1	Mortgages on property out of the United Kingdom			
Total funds as per first schedule	£2,184,188	11	1	Loans on the Association's policies	243,887	11	6
Claims admitted but not due.....	82,765	8	8	Investments:—			
(This includes all deaths to date of balance, whether proved or not)				In British Government securities	1,398	6	6
Annuities due, but not applied for	198	18	9	Indian and Colonial Government securities.....	149,166	15	1
				Foreign Government securities	9,559	14	5
				Railway and other debentures and debenture stocks.....	175,958	1	9
				Railway rent charge, guaranteed, and preference stocks..	162,649	10	2
				House property.....	105,391	17	8
				Annuities purchased	30,766	12	5
				Stock of the Association, purchased under their Act of Parliament, 16 & 17 Vict., c. 224 (£10 16s. 10d. per share).....	35,171	0	0
				Loans on personal security.....	10,671	7	1
				Loans on statutory public rates.....	18,181	6	3
				Loans on railway preference and guaranteed stocks, and other stocks	12,047	12	4
				Office furniture and stamps.....	1,332	16	6
				Agents' balances	436	7	11
				Outstanding premiums (since received)	105,061	0	4
				Outstanding interest.....	1,494	4	3
				Interest accrued but not yet payable	29,001	11	11
				Cash:—			
				On deposit in banks.....	£10,479	18	8
				On current bank accounts.....	38,491	19	11
					48,971	18	7
	<u>£2,267,152</u>	<u>18</u>	<u>6</u>		<u>£2,267,152</u>	<u>18</u>	<u>6</u>

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE 13 MONTHS ENDING 31ST DECEMBER, 1879.

President—H. B. GILMOUR, Esq.

|

Secretary—JOHN M. DOVE, Esq.

Principal Office—Liverpool, England.

Agent in Canada—G. F. C. SMITH.

|

Head Office in Canada—Montreal.

(Organized 21st May, 1836. Commenced business in Canada, 4th June, 1851.

CAPITAL.

(See Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada	\$10,136 42
Total net premium income.....	<u>\$10,136 42</u>

Amount paid during the year on account of death claims in Canada....	\$1,116 70
(Including \$116.70 bonus addition.)	
Amount paid to annuitants.....	363 00
Amount paid for surrendered policies.....	439 90
Amount paid for dividends or bonuses to policy-holders.....	53 92
Total net amount paid to policy-holders in Canada....	<u>\$1,973 52</u>

EXPENSES IN CANADA.

Paid for commission.....	\$362 90
Sundry expenditure.....	77 86
Total.....	<u>\$140 76</u>

(For Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$45,541 37
Total net liability to policy-holders in Canada.....	<u>\$45,541 37</u>

* Reserve at $4\frac{1}{2}$ per cent. based on Institute of Actuaries H.M. Table, computed by the Department.

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	7	
Amount of said policies		\$15,433 33
Number of policies become claims in Canada during the year.....	1	
Amount of said claims		1,116 70

(Including \$116.70 bonus addition.)

Number of policies in force in Canada at date.....	206	
Amount of said policies.....		\$274,294 12
Add bonus additions..		11,710 04
Total net amount in force.....		286,004 16

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	1	\$1.0 0 00
2. By expiry.....	4	7,673 33
3. By surrender.....	2	4,000 00
(For which cash value has been paid \$388.00.)		
4. By surrender, \$4,500.00.)		
(For which paid-up policies have been granted to amount of \$978.20.)		
Difference of amounts carried out.....		3,521 80
5. By lapse.....	17	35,546 69
	24	\$51,741 82

Policies in force at beginning of year.....	219	\$307,852 61
Policies issued during the year, including 4 policies for \$2,500 restored.....	11	18,183 33
Policies terminated as above.....	24	51,741 82
Policies in force at date of statement (exclusive of bonus additions)	206	274,294 12

Number of insured lives at beginning of year.....	199
Number of new insurers during the year.....	11
Number of deaths during the year among insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	23
Number of insured lives at date of statement....	186

Subscribed and sworn to, 20th March, 1880, by

G. F. C. SMITH.

(Received, 22nd March, 1880.)

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

GENERAL BUSINESS FOR THE YEAR ENDING 31st DECEMBER, 1879.

(Abstracted from Directors' Report, Liverpool, 19th May, 1880)

LIFE DEPARTMENT.

Revenue Account for the Year ending 31st December, 1879.

LIFE ASSURANCE ACCOUNT.

*Liverpool and London and Globe Fund.**Liverpool and London and Globe Fund.*

	£	s.	d.		£	s.	d.
Amount of life as- surance fund at the beginning of the year	£2,169,970	8	0	Claims under life policies, includ- ing those admit- ted but not paid (after deducting sums re-assured)	£230,753	5	5
Premiums after de- duction of re-as- surance premiums	204,826	5	11	Surrenders	17,854	17	11
Interest and divi- dends	98,398	2	10	Cash bonuses	1,338	11	0
				Commission	8,774	9	6
				Expenses of man- agement	10,846	4	9
				Other payments, viz. :—			
				Medical fees	862	19	2
				Stamps	408	12	6
				Transfer to annuity account con- sideration for im- mediate annui- ties hitherto deferred	832	14	3
				Amount of funds at the end of year, as in balance sheet	2,201,523	2	3
	2,473,194	16	9		2,473,194	16	9

*Globe Fund.**Globe Fund.*

Amount of life as- surance fund at the beginning of the year	380,505	11	11	Claims under life policies, includ- ing those admit- ted but not paid (after deducting sums re-assured)	36,052	6	8
Premiums after de- duction of re-as- surance premiums	24,216	7	10	Surrenders	989	5	0
Interest and divi- dends	17,074	4	2	Cash bonuses	5,488	2	0
				Commission	801	3	0
				Expenses of man- agement	1,210	16	5
				Amount of funds at the end of the year, as in bal- ance sheet	377,254	10	10
	421,796	3	11		421,796	3	11
	£2,894,991	0	8		£2,894,991	0	8

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

ANNUITY ACCOUNT.

Liverpool and London and Globe Fund.

£ s. d.

Amount of funds at the beginning of the year.....	438,262	10	6
Consideration for annuities.....	49,790	2	3
Interest and dividends	20,031	5	9
Transfer from life fund consideration for immediate annuities hitherto deferred	832	14	3

508,916 12 9

Globe Fund.

Amount of fund at the beginning of the year	23,973	6	5
Interest and dividends	1,079	14	0

25,053 0 5

£533,969 13 2*Liverpool and London and Globe Fund.*

£ s. d.

Annuities paid.....	£55,383	1	8
Commission	497	18	0
Expenses of management.....	1,670	17	6
Amount of fund at the end of the year, as in balance sheet... ..	451,364	15	7

508,916 12 9

Globe Fund.

Annuities paid.....	3,150	18	1
Expenses of management.....	123	5	4
Amount of funds at the end of the year, as in balance sheet	21,778	17	0

25,053 0 5

£533,969 13 2

(For Balance Sheet, see Fire Department.)

 THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President—COL. KINGSCOTE, C.B., M.P. | *Secretary*—WILLIAM PALIN CLIREHUGH.*Principal Office*—London, England.*Agent in Canada*—WILLIAM ROBERTSON. | *Head Office in Canada*—Montreal.Organized or incorporated under Joint Stock Companies' Acts 7 and 8 Vic., Chap. 110.
and 20 and 21, Chap. 80, 4th August, 1862.

(Commenced business in Canada, 1863.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£100,000	0	0
Amount paid up in cash	£10,000	0	0
Proprietors' share of profits.....	3,590	19	5
	£13,590	19	5

Gross amount of premiums received in cash during the year on life policies in Canada	\$56,968	08
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	3,511	89
Total net premium income	53,456	19

Net amount paid during the year on account of death claims in Canada (Including \$3,200 paid for claims of 1878, estimated in last Report at \$6,000.)	18,850	00
Amount paid for surrendered policies.....	3,103	72
Amount paid for dividends or bonuses to policy-holders.....	725	00
Total net amount paid to policy-holders in Canada...	22,684	72

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General.....	\$100,000	00
Mortgages on real estate in Canada.....	71,000	00
Cash in hand and in banks in Canada.....	11,414	81
Total assets in Canada.....	\$182,414	81

LONDON AND LANCASHIRE LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted, (admitted).....	2,675 00
* Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$113,070 17
Deduct reserve on policies re-insured in other licensed companies in Canada	3,875 98
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p. c.....	17,393 12
Deduct loans on policies within their surrender value.....	3,266 39
do half-credit premiums being first lien on the policies.....	3,857 79
Total deduction.....	\$28,393 28
Difference carried out.....	84,676 89
Total net liabilities to said policy-holders in Canada..	87,351 89

Under policies issued subsequent to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted (admitted).....	1,000 00
* Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$24,943 44
Deduct reserve on policies re-insured in other licensed companies in Canada	1,243 65
Deduct amount of deferred and outstanding premiums less cost of collection at 10 p. c.....	7,731 47
Deduct half-credit premiums being a first lien on the policies	391 00
Total deduction.....	9,366 12
Difference carried out	15,577 32
Total net liabilities to said policy-holders in Canada	\$16,577 32
Total net liabilities to all policy-holders in Canada.....	\$103,929 21

* Institute of Actuaries, H.M. 4½ p. c., computed by the Department.

LONDON AND LANCASHIRE LIFE—*Continued.*

MISCELLANEOUS.

*Number of new policies reported during the year as taken in Canada	225	
*Amount of said policies.....		\$400,600 00
Number of policies become claims in Canada during the year...	14	
Amount of said claims including bonus additions.....		20,070 00
Number of policies in force in Canada at date.....	1,088	
Amount of said policies (including bonus additions \$9,397.50)..	\$1,866,055 16	
Amount of said policies re-insured in other licensed companies in Canada.....	82,866 67	
Net amount in force 31st December, 1879.....		1,783,188 49

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	13	19,395 00
2. By maturity.....	1	675 00
3. By surrender	21	39,985 00
(For which cash value has been paid \$3,109.72).		
4. By surrender \$54,500.		
(For which paid-up policies have been granted to amount of \$9,052.66).		
Difference of amounts carried out.....		45,447 34
5 By lapse	276	505,600 00
	311	\$611,102 34

Policies in force at beginning of year.....	1,174	\$2,077,557 50
Policies issued during the year	225	400,600 00
Policies terminated as above.....	311	611,102 34
Policies reduced.....		1,000 00
Gross policies in force at date of statement.....	1,088	1,866,055 16

Number of insured lives at date of statement..... 1,087

Subscribed and sworn to, 21st February, 1880, by

WILLIAM ROBERTSON.

(Received 24th February, 1880.)

* In consequence of the Company having closed their books one month earlier than usual, they are unable to report more than eleven months' new business.

LONDON AND LANCASHIRE LIFE—*Continued.*

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, London, England, 20th April, 1880.)

There were issued 888 policies for £338,148, yielding a new premium income of £11,873 18s. 6d.

The average age of the lives assured under these policies being 35.

The total premium income is £65,338 14s. 10d., and deducting premiums paid to other offices for re-assurance, the net amount is £59,388 5s. 4d.

The claims by death arising under policies including bonus additions amount to £29,045 16s.

The accounts as set forth are in accordance with The Insurance Companies' Act. The balance of receipts over payments amounts to £12,984 17s. 4d., and increases the funds of the Company to £183,329 12s. 5d.

Income and Expenditure for the Year ending 31st December, 1879.

Jan. 1, 1879.	£	s.	d.	Dec. 31, 1879.	£	s.	d.
Amount of funds at the beginning of the year.....	170,344	15	1	Claims under policies (after deduction of sums re-assured,) paid and admitted, with bonus additions	29,045	16	0
Dec. 31.				Surrenders.....	4,570	1	11
Premiums—				Commission.....	4,977	1	6
New (for 11 mo's) under 888 policies assuring £338,148	£11,873	18	6	Expenses of management	£12,862	5	10
Renewals (for 12 months).....	53,464	16	4	Medical officers and fees.....	1,178	5	6
Total premiums... £65,338 14 10				Policy stamps.....	138	4	5
Less: premiums paid to other offices for re-assurances.....	5,950	9	6		14,178	15	9
Net premiums £59,388 5 4				Income tax	142	15	6
Interest and dividends.....	7,465	10	3	Dividends to shareholders, being 6½ per cent. on the original amount of capital paid up.....	675	0	0
Other receipts—				Bonuses paid in cash to policyholders	£305	13	8
Registration of assignments and other fees	51	6	0	Bonuses applied in reduction of premiums	24	19	11
Total net income.	66,905	1	7		330	13	7
				Amount of funds at the beginning of the year.....	£170,344	15	1
				Addition for 1879... ..	12,984	17	4
				Amount of funds at the end of the year as per second schedule.....	183,329	12	5
					£237,249	16	8
					£237,249	16	8

THE LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Governor—EDWARD BUDD, Esq. | Secretary—JOHN P. LAURENCE, Esq.

Principal Office—No. 7 Royal Exchange, London. Incorporated, A.D. 1720.

Agents in Canada { ROMEO H. STEPHENS | Head Office in Canada—Montreal.
& C. C. FOSTER.

(Commenced business in Canada, 1st March, 1862.)

(For Capital, see Fire Department.)

Amount of premiums received in cash during the year on life policies in
Canada..... \$917 02

(For Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted..... 1,848 00
*Amount computed to cover the net reserve on all outstanding policies
in Canada..... 3,631 38
Total net liability to policy-holders in Canada. .. \$5,479 38

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada 1
Amount of said policy..... \$2,920 00
Number of policies become claims in Canada during the year. 1
Amount of said claim (including \$113.65 Bonus additions)..... 1,848 00
Number of policies in force in Canada at date. 9
Amount of said policies..... \$25,440 03
Add bonus additions..... 1,058 50
Total amount in force, 31st December, 1879 . 26,498 53

Number and amount of policies terminated during the year in Canada :—

1. By death 1 1,848 13
2. By lapse. 1 5,353 34
2 \$7,201 47

*Supposed to be H.M. 4 per cent. Valuation by Department by H.M. 4½ per cent., gives \$3,400.08.

LONDON ASSURANCE CORPORATION—*Continued.*

Policies in force at beginning of year in Canada (including bonus additions).....	10	\$30,780 00
do issued during the year.....	1	2,920 00
do terminated as above.....	2	7,201 47
do in force at date of statement (including bonus additions, \$1,058.50).....	9	26,498 53

Number of insured lives at beginning of year in Canada.....	10
Number of new insurers during the year.....	1
Number of deaths during the year among insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death	1
Number of insured lives at date of statement	9

Subscribed and sworn to, 6th February, 1880, by

C. C. FOSTER.

(Received, 7th February, 1880.)

LONDON ASSURANCE CORPORATION—*Concluded.*

GENERAL BUSINESS—Revenue Accounts of the London Assurance Corporation for the Year ending 31st December, 1879.

LIFE ASSURANCE ACCOUNT.

Dec. 31, 1878.	£	s.	d.	Dec. 31, 1879.	£	s.	d.
Amount of life assurance funds at this date.....	1,727,352	11	11	Claims under life policies after deduction of sums re-assured..	153,325	9	0
Dec. 31, 1879.				Surrenders.....	4,536	17	7
Premiums after deduction of re-assurance premiums and re-	156,198	5	11	Annuities.....	9,657	18	5
turns.....	4,098	16	1	Commission.....	5,506	11	1
Consideration for annuities granted.....				Provision for depreciation in value of investments.....	2,184	0	0
Interest and dividends.....	£76,635	7	0	Bad debts.....	21	4	9
Less income tax.....	1,563	17	9	*Expenses of management.....	10,719	1	3
Profit on sale of securities.....				Bonus taken by assured in cash.....	33	3	0
Portion of abatement under series of 1831, estimated 1st No-				Ditto in abatement of premiums:—			
vember, 1878, and appropriated to policies not renewed				Series of 1831.....	£11,543	3	0
in 1879.....	188	2	2	Series of 1846.....	361	17	4
				Portion of profits appropriated to shareholders as per profit			
				and loss account:—			
				Old series.....	£10,000	0	0
				Series of 1831.....	5,771	11	6
				Series of 1846.....	11,120	0	0
				*Less expenses of management as above.....	26,891	11	6
					10,719	1	3
				Amount of life assurance funds at this date, as per balance	16,172	10	3
				sheet.....	1,749,359	13	6
					£1,963,421	9	2

*To meet the request of the Board of Trade, the expenses of management have been apportioned by an arbitrary process between the Marine, Fire and Life Departments, instead of being charged (as previous to 1874) in one sum in the profit and loss account. The portion of such expenses thus allotted to the life Department has been deducted from the Corporation's share of the profits of that department; the assured therefore continue exempt from this charge.

METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JOSEPH F. KNAPP. | *Vice-Pres. and Sec'y*—JOHN R. HEGEMAN.*Principal Office*—New York City.*Agent in Canada*—THOMAS A. TEMPLE. | *Head Office in Canada*—St. John, N.B.

(Organized or Incorporated, Jan., 1866; Commenced business in Canada, Nov., 1872)

CAPITAL:

Amount of capital authorized, subscribed for and paid up in cash.... \$100,000 00

Premiums received in cash and in notes, loans or liens on life policies
in Canada..... 35,977 24

Net amount paid on account of death claims in Canada..... 4,000 00

Total net amount paid to policy-holders in Canada..... 4,000 00

EXPENSES IN CANADA.

Cash paid for salaries of clerks in Canada	\$700 00
do Commission	2,799 09
do Licenses or taxes	37 98
do Office expenses	520 00
do Sundry expenditure.....	1,012 95
Total.....	\$5,070 02

ASSETS IN CANADA.

United States bonds in deposit with Receiver General \$100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.... \$2,000 00

* Amount computed to cover the net reserve on all outstanding policies \$94,097 00

Deduct amount of deferred and outstanding premiums, less
cost collection at 16 per cent..... \$6,296 71

Deduct liens on above policies..... 19,096 04

\$25,392 75

Difference carried out 68,704 25

Total net liability to policy-holders in Canada..... \$70,704 25

* Reserve at 4½ per cent. based on American experience table. Valuation by Department by H.M.
4½ p.c. gives \$100,946.47.

METROPOLITAN LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	45	
Amount of said policies.....		77,500 00
Number of policies become claims in Canada during the year... ..	4	
Amount of said claims.....		6,000 00
Number of policies in force in Canada at date	547	
Amount of said policies.....		1,206,182 00
Number and amount of policies terminated during the year in Canada :—		

	No.	Amount.
(1.) By death	4	6,000 00
(2.) By lapse	105	217,500 00
Total	109	223,500 00

Policies in force at beginning of year.....	611	1,352,182 00
Policies issued during the year	45	77,500 00
Policies terminated as above	109	223,500 00
Policies in force at date of statement.....	547	1,206,182 00

No return as to the number of insured lives.

Subscribed and sworn to, 4th March, 1880, by

THOMAS A. TEMPLE.

(Received, 9th March, 1880.)

MUTUAL LIFE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JAMES TURNER.*Manager*—DAVID BURKE.*Head Office*—Hamilton, Ontario.

(Organized or Incorporated, 1872. Commenced business in Canada, 1872.)

CAPITAL.

This Company has no "capital stock" or "guarantee capital," but has a guarantee fund, subscribers to which will be found in *Appendix*.

ASSETS.

Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals	\$460 00
Premium notes, loans or liens on policies in force.....	2,776 14

*Stocks, bonds or debentures held by the Company, viz:

	Par value.	Market value.
City of Hamilton Water Works bonds.....	\$16,777 00	\$16,777 00
do general bonds	18,369 33	17,450 86
County of Hastings do	1,000 00	1,000 00
Town of Strathroy do	6,000 00	6,000 00
County of Wellington do	9,000 00	9,180 00
Township of Minto do	500 00	500 00
City of Hamilton do	15,000 00	15,000 00
Town of Ingersoll do	3,000 00	2,790 00
Town of Peterboro' do	3,000 00	2,790 00
City of Hamilton general do	2,600 00	2,470 00
City of Guelph do	9,600 00	9,360 00
Total par and market value.....	\$84,846 33	\$83,317 86
Carried out at market value.....		83,317 86
Cash at head office.....		2,910 87
Cash in Canadian Bank of Commerce, Hamilton.....		525 17
Agents' ledger balances.....		2,634 95
Preliminary and suspense accounts.....		4,767 99
Total		\$97,392 98

OTHER ASSETS.

Interest accrued.....	1,096 91
Gross premiums due and uncollected on policies in force	\$13,761 76
Gross deferred premiums on same.....	8,448 90
Total outstanding and deferred premiums.....	\$22,210 66
Deduct cost of collection at 10 per cent	2,221 06
Net outstanding and deferred premiums	19,989 60
Guarantee securities, bonds, as per Schedule.....	32,000 00
Office furniture.....	654 38
Gross assets	151,133 87
Deduct preliminary and suspense account	4,767 99
Total assets.....	\$146,365 88

* Of these \$76,846.33 are in deposit with Receiver-General.

MUTUAL LIFE—*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force. \$116,353 75
 Deduct net value of policies re-insured in other companies..... 41 25

Net re-insurance reserve..... \$116,312 50

Claims for death losses adjusted but not due 50 00

Claims for matured endowments due and unpaid 1,000 00

Total liabilities..... \$117,362 50

Surplus on policy-holders' account..... \$29,003 38

Guarantee capital paid up in cash 18,000 00

do do bonds 32,000 00

Total..... \$50,000 00

INCOME DURING THE YEAR.

Cash received for premiums \$29,748 10

Premium notes, loans or liens taken in part payment of premiums..... 1,123 23

Total \$30 871 33

Deduct premium paid to other companies for re-insurance..... 66 60

Total premium income..... \$30,804 73

Received for interest or dividends on stocks, &c..... 4,911 67

Profit realized on debentures 86 00

Total income..... \$35,802 40

EXPENDITURE DURING THE YEAR.

Cash paid for death claims \$14,164 68

Premium notes, loans or liens used in payment of same 133 39

Net amount paid for death claims..... \$14,298 07

(Of this amount \$8,048.07 occurred in 1878).

Cash paid for surrendered policies..... 1,307 35

Premium notes, loans or liens used in purchase of surrendered policies. 139 50

The same by lapse..... 199 70

Commissions, salaries and other expenses of officials 9,234 28

Taxes, licenses, fees or fines..... 112 32

All other expenditure, viz.:—

Directors' fees, \$272.00; interest debits, \$301.10; interest on
 guarantee fund, \$1,260; physician's fees, \$609.50; current
 expenses, \$3,302.19.....

5,744 79

Total expenditure..... \$31,036 01

* Reserve at 5 per cent. Carlisle Table.

MUTUAL LIFE—*Continued.*

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand at commencement of year.....	2,206 32
do do do received during the year.....	1,596 97
Total	<u>\$3,803 29</u>

Deductions during the year, viz:—

Amount of notes, loans or liens used in payment of claims	\$121 40
do do do used in purchase of surrendered policies.....	139 50
do do do voided by lapse....	199 70
do do do redeemed in cash.....	106 55
Total reductions.....	<u>\$567 15</u>
Balance—Note assets at end of year.....	<u>\$3,236 14</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada 156	
Amount of said policies.....	\$201,500 00
Number of policies become claims in Canada during the year..... 8	
Amount of said claims.....	7,300 00
Number of policies in force in Canada at date .....1104	
Amount of said policies.....	1,265,855 00
Amount of said policies re-insured in other licensed companies in Canada.....	3,000 00
Net amount in force, 31st December, 1879.....	<u>\$1,262,855 00</u>

Number and amount of policies terminated during the year in Canada:—

(1.) By death.....	7	\$6,300 00
(2.) By maturity.....	1	1,000 00
(3.) By surrender	34	33,124 20

(For which cash value has been paid, \$1,646.55,)

(4.) By surrender, \$51,500.

(For which paid-up policies have been granted to amount of \$9,525.84.)

Difference of amounts carried out.....	41,974 16
(5.) By lapse.....	171 177,101 70

Total.....	213	<u>\$259,500 06</u>
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MUTUAL LIFE—*Concluded.*

Policies in force at beginning of year	1082	\$1,231,024 06
do issued during the year	235	294,331 00
do terminated as above.....	213	259,500 06
do in force at date of statement.....	1104	1,265,855 00

Number of insured lives at beginning of year....	1003
Number of new insurers during the year.....	230
Number of deaths during the year among insured.....	7
Number of insured whose policies have been terminated during the year otherwise than by death.....	196
Number of insured lives at date of statement.....	1030

Subscribed and sworn, to 1st April, 1879, by

JAMES TURNER,
President.

DAVID BURKE,
Manager.

(Received, 2nd April, 1880.)

 THE NATIONAL LIFE INSURANCE COMPANY, U. S. OF A.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—J. ALDER ELLIS.*Secretary*—C. H. ANTES.*Principal Office*—Washington, D.C.*Principal Business Office*—Chicago, Ill.*Agent in Canada*—H. T. CRAWFORD.*Head Office in Canada*—Hamilton.

(Organized or incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

 Amount of premiums received in cash during the year on life policies
 in Canada \$12,650 63

Amount paid during the year on claims in Canada, viz. :—

 On account of death claims \$4,080 00
 do matured endowments 200 00

Net amount paid on account of claims..... \$4,280 00

(Of which \$4,000 accrued in previous years.)

Amount paid for surrendered policies..... 3,537 00

Total net amount paid to policy-holders in Canada.... \$7,817 00

ASSETS IN CANADA.

U.S. 10-40 bonds in deposit with Receiver-General..... \$100,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted..... \$570 00

*Amount estimated to cover the net reserve on all outstanding
policies in Canada \$112,870 00Deduct same on above policies re-insured in other companies
in Canada \$1,907 00Deduct amount of deferred and outstanding premiums, less
cost of collection at ten per cent..... 1,600 00

3,507 00

Difference carried out..... 109,363 00

Total net liabilities to policy-holders in Canada..... \$109,933 00

* Computed upon American Experience Table of Mortality with 6 per cent. interest.

NATIONAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of policies become claims in Canada during the year.	4	
Amount of said claims.....		\$850 00
Number of policies in force in Canada at date....	590	
Amount of said policies..		668,026 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	3	\$650 00
2. By maturity.....	1	200 00
3. By surrender and lapse.....	58	123,581 00
Total	62	\$124,431 00

Policies in force at beginning of year...	652	\$792,457 00
Policies terminated as above.....	62	124,431 00
Gross policies in force at date of statement.....	590	668,026 00
Number of insured lives.—No return.		

Subscribed and sworn to, 13th May, 1880, by

J. ALDER ELLIS,
President.

C. H. ANTES,
Secretary.

(Received, 25th May, 1880.)

 THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

<i>President</i> —MORRIS FRANKLIN.	<i>Principal Office</i> —
<i>Vice-President and Actuary</i> —W. H. BEERS.	346 & 348, Broadway, N.Y.
<i>Agent in Canada</i> —F. W. CAMPELL, M.D.	<i>Head Office in Canada</i> —Montreal.

(Organized or incorporated, 1841. Commenced business in Canada about 1868.)
A purely Mutual Company—No Capital.

Amount of premiums received during the year on life policies in Canada, estimated.....	\$130,944 46
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Amount paid during the year on claims in Canada, viz.:—

On account of death claims	\$23,741 65
On account of matured endowments.....	16,784 10
Net amount paid on account of claims	\$40,525 75
Amount paid for surrendered policies.....	4,215 11
Amount paid for dividends or bonuses to policy-holders.....	10,203 05
Total net amount paid to policy-holders in Canada...	\$54,943 91

ASSETS IN CANADA.

U.S. bonds—6's of 1881—in deposit with Receiver-General	\$100,000 00
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LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$4,786 20
Amount of claims in Canada resisted.....	2,000 00
Net re-insurance reserve on policies in Canada.—No return.	

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	28	
Amount of said claims		36,959 97
Number of policies in force in Canada at date, estimated.....	1,627	
Amount of said policies, estimated		4,209,975 00

NEW YORK LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	13	\$23,741 65
2. By maturity.....	14	15,863 28
3. By surrender and lapse.....	117	373,770 07
Total	<u>144</u>	<u>\$413,375 00</u>
Policies in force at beginning of the year, estimated.....	1,708	4,502,765 00
Policies issued during the year (paid up policies).....	63	120,585 00
Policies terminated as above.....	144	413,375 00
Policies in force at date of statement, estimated.....	1,627	4,209,975 00

Number of insured lives.—No return.

(Received, 4th May, 1880.)

 THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1879.

President—His Grace the Duke of Roxburghe. | *General Manager*—DAVID SMITH.*Principal Office*—Edinburgh, Scotland.*Agents in Canada*—MACDOUGALL & DAVIDSON. | *Head Office in Canada*—Montreal.

(Organized or incorporated, 1809. Commenced business in Canada, 1862.)

CAPITAL.

(See Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada.....	\$26,988 81
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Amount paid during the year on account of death claims in Canada, including bonus additions, \$1,677.23..	\$33,057 22
Amount paid for surrendered policies.....	5,069 81
Amount paid for dividends or bonuses to policy-holders.....	96 70
Total net amount paid to policy-holders in Canada....	<u>\$38,223 73</u>

For Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount of claims on policies in Canada unsettled but not resisted....	\$6,000 00
† Amount computed to cover the net reserve on all outstanding policies in Canada...	\$274,448 40
Deduct half-credit debts	<u>10,214 91</u>

Net re-insurance reserve.....	264,233 49
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Total net liabilities to said policy-holders in Canada..	<u>\$270,233 49</u>
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Under policies issued subsequent to 31st March, 1879.

† Amount computed to cover the net reserve on all outstanding policies in Canada.....	958 37
---	--------

Total liabilities to all policy-holders in Canada.....	<u>\$271,191 86</u>
--	---------------------

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	6
Amount of said policies	\$38,000 00
Number of policies become claims in Canada during the year	6
Amount of said claims (including bonus additions, \$1,677 23)....	39,057 22
Number of policies in force in Canada at date.....	336
Amount of said policies	\$920,037 18
Add bonus additions.....	<u>99,186 78</u>

Total amount of policies in force, 30th Nov., 1879...	<u>1,019,223 96</u>
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* This claim was paid on 9th December.

† Institute of Actuaries, H. M. 4½ p. c. Value at 31st December, 1879, computed by Department.

NORTH BRITISH AND MERCANTILE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

1. By death.....	5	\$31,379 99
(Not including \$1,677.23 bonus.)		
2. By maturity.....	1	6,000 00
3. By expiry.....	1	10,000 00
4. By surrender.....	9	26,866 42
(For which cash value has been paid, \$5,069.81.)		
5. By lapse.....	3	4,000 00
	19	\$78,246 41
Policies in force at beginning of year.....	351	\$960,939 00
Policies issued during the year.....	6	38,000 00
Policies terminated as above.....	19	78,246 41
Policies in force at date of statement.....	336	920,037 18
Number of insured lives at beginning of year.....	341	
Number of new insurers during the year.....	7	
Number of deaths during the year among the insured.....	5	
Number of insured whose policies have been terminated during the year otherwise than by death.....	14	
Number of insured lives at date of statement.....	329	

Subscribed and sworn to, 10th March, 1880, by

THOS. DAVIDSON.

(Received, 11th March, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, Edinburgh, 31st March, 1880.)

"LIFE BUSINESS.

"During the year there were issued 1,084 policies, assuring £922,044, the new premiums on which amount to £30,410 17s. 1d.

"For the year 1879 the income of the life department, from premiums and interest, amounted to £448,696 4s. 7d.

"The claims which arose during the year, including 17 endowments, were 265 in number, arising under 322 policies, and the sums which became payable on account of these, amount, with bonus additions, to the sum of 279,054 2s., after deducting re-assurances.

"As will be seen from the state of affairs annexed, the life assurance fund now amounts to £2,939,885 11s. 4d., being an increase of £137,319 0s. 1d. over the amount on 31st December, 1878. The whole of this fund is separately invested, and by Act of Parliament, is set aside to meet the claims under this department of the Company's business.

"The quinquennial investigation into the life business of the Company falls to be made at the close of 1880. The directors look forward with confidence to its results, as the continued growth of the business and the comparatively moderate rate of expense at which it is conducted, cannot fail to contribute materially to the profit available for division.

"ANNUITY BUSINESS.

"In the annuity department 50 bonds were issued, securing the sum of £3,380 6s. 10d. yearly, for which the Company received the sum of £35,332 8s. 7d.

"During the year 46 annuities have fallen in, relieving the Company of the sum of £2,143 12s. 6d. yearly.

NORTH BRITISH AND MERCANTILE—Continued.

Liabilities.

ANNUITY DEPARTMENT.

Annuity fund,..... £311,961 13 4

LIFE DEPARTMENT.

Life Assurance

Fund..... £2,989,885 11 4

311,961 13 4

Assets.

ANNUITY DEPARTMENT.

Loans on heritable securities and public rates..... £251,884 7 6
 Post-obits and reversions 21,587 12 11
 Life interests purchased 5,803 10 11
 Society of Teachers.. 264 1 2
 Due by Life Office.... 32,422 0 10

311,961 13 4

LIFE DEPARTMENT.

Loans on heritable securities and public rates..... £2,525,475 12 11
 Loans on policies within surrender values 148,828 3 0
 Loans on personal security with policies 189,506 17 3
 Railway debentures.. 1,800 0 0
 New 3 per cent. annuities 4,184 14 9
 Colonial Government and Municipal securities..... 59,516 1 6
 Indian Government securities 44,577 14 5
 Houses, 8 and 9, Waterloo Place, London..... 8,455 14 3
 U. K. re-assurance account 14,410 10 11
 Credit premiums..... 29,241 0 3
 Due at branches and agencies 41,798 5 6
 Premiums in course of collection in Edinburgh & London. 15,934 4 5
 Indian agents' accounts in liquidation..... 610 9 5
 Outstanding interest 7,085 9 0
 Reversions and life interests..... 5,010 8 4

3,096,435 5 11

Less sundry accounts due, viz.—

Claims on policies outstanding..... £58,929 14 8
 Due to Annuity Office 32,422 0 10
 Due to Fire Office 14,262 8 1
 Do. bankers 666 16 3
 Sundry accounts due..... 268 14 9

106,549 14 7

£2,989,885 11 4

£2,989,885 11 4

NORTH BRITISH AND MERCANTILE—*Concluded.*

Statement of Accounts of Life Department for 1879.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year 1879...	2,852,566	11	3	Claims under life policies, after deduction of sums re-assured...	248,969	9	7
Premiums after deduction of re-assurance premiums.....	319,645	13	5	Surrenders	25,131	13	1
Interest and dividends.....	128,928	16	2	Commission	12,943	11	10
Recording fees.....	121	15	0	Expenses of management.....	25,346	19	10
Profit on reversions.....	1,828	10	0	Bad debts	814	0	2
				Amount of life assurance fund at the end of the year 1879.....	2,989,885	11	4
	<u>£3,303,091</u>	<u>5</u>	<u>10</u>		<u>£3,303,091</u>	<u>5</u>	<u>10</u>

 THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1879.

President—H. L. PALMER.*Secretary*—WILLARD MERRILL.*Principal Office*—Milwaukee, Wis., U.S.*Agent in Canada*—M. W. MILLS.*Head Office in Canada*—Toronto, Ont

(Organized or Incorporated, March, 1857; Commenced business in Canada, November, 1871.)

A PURELY MUTUAL COMPANY—NO CAPITAL STOCK.

Amount of premiums received in cash during the year on life policies in Canada	\$36,151 25
Amount of notes, loans or liens taken during the year in payment of premiums in Canada	83 55
Total net premium income	<u>\$36,234 80</u>

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	\$12,000 00
On account of matured endowments	200 00
Net amount paid on account of claims	\$12,200 00
Amount paid for surrendered policies	791 44
Amount paid for dividends or bonuses to policy-holders	10,557 47
Total net amount paid to policy-holders in Canada	<u>23,548 91</u>

ASSETS IN CANADA.

United States registered bonds held by the Receiver-General..... \$100,000 00

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	\$100,000 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.	\$3,876 83
Deduct notes	441 52
	<u>4,318 35</u>
Difference carried out	95,681 65
Total net liability to policy-holders in Canada—Estimated...	<u>95,681 65</u>

MISCELLANEOUS.

Number of policies become claims in Canada during the year	6
Amount of said claims	10,200 00
Number of policies in force in Canada at date	665
Amount of said policies	1,052,814 00

*Estimate based on Actuaries Table—4 per cent.

NORTH-WESTERN MUTUAL LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
(1.) By death.....	5	\$10,000 00
(2.) " maturity.....	1	200 00
(3.) " expiry.....		1,783 00
(4.) " surrender.....	12	8,283 00
(For which cash value has been paid, \$791 44)		
(5.) " surrender, \$10,037.		
(For which paid-up policies have been granted to amount of \$1,370.)		
Difference of amounts carried out.....		8,667 00
(6.) " lapse.....	112	130,061 00
Total.....	130	\$158,994 00

Policies in force at beginning of year in Canada....	762	1,190,792 00
Policies issued during the year (paid up policies issued in ex- change for policies surrendered).....	29	5,013 00
Policies restored.....	4	14,000 00
Added by dividends.....		3,873 00
Total.....	33	22,886 00
Policies terminated as above, and by change to paid up policies....	130	160,364 00
Policies reduced by change.....		500 00
Policies in force at date of Statement.....	665	1,052,814 00

No account of number of lives insured.

Subscribed and sworn to, 4th February, 1880, by

M. W. MILLS.

(Received, 5th February, 1880.)

 THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 20TH JANUARY, 1880.

President—ISAAC E. BOWMAN.*Manager and Agent*—
WILLIAM HENDRY.*Head Office*—WATERLOO, ONTARIO.

(Organized or incorporated A.D. 1869. Commenced business in Canada A.D. 1870.)

CAPITAL.

This Company is purely mutual and has no stock capital.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the Company.....	\$4,470 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	65,273 44
Amount of loans as above on which interest has not been paid within one year previous to statement, \$4,200.	
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals.....	11,176 09
Premium obligations on policies in force.....	1,311 86

Stocks and bonds owned by the Company, viz.:—

	Par Value.	Cost Value.
Town of Waterloo.....	\$13,477 00	\$13,110 56
City of Guelph.....	7,800 00	7,400 00
Town of Mitchell.....	5,490 00	5,230 48
Town of Thorold.....	7,291 98	6,966 98
Township of Foley.....	2,000 00	1,728 19
Town of Berlin.....	3,572 00	3,572 00
Village of Port Elgin.....	1,855 00	1,855 00
Town of Brampton.....	2,500 00	2,500 00
Village of Teeswater.....	5,700 00	5,379 50
Village of Brussels.....	10,000 00	10,600 00
Total par and cost value.....	\$59,685 98	\$57,742 71

Carried out at cost value.....	57,742 71
Cash at head office.....	186 02

Cash in banks, viz.:

Merchants Bank, on deposit at interest.....	\$10,451 00
do at call.....	942 04
Total.....	11,393 04

Bills receivable—short-date notes for premiums.....	5,249 46
Agents' and other ledger balances.....	2,573 69
Total.....	\$159,376 31

ONTARIO MUTUAL LIFE—*Continued.*

OTHER ASSETS.

Interest due.....	\$1,970 64	
do accrued.....	3,763 80	
Total interest.....		5,734 44
Gross deferred premiums due and uncollected on policies in force.....	\$12,786 86	
Deduct cost of collection at 10 per cent.....	1,278 68	
Net deferred premiums.....		\$11,508 18
Difference between market and ledger value of debentures.....		2,886 58
Total assets.....		<u>\$179,505 51</u>

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.	\$146,140 51	
Deduct net value of policies re-insured in other companies.....	529 08	
Net re-insurance reserve.....		\$145,611 43
Net amount of death claims unadjusted but not resisted.....		2,000 00
Total liabilities.....		<u>\$147,611 43</u>
Surplus on policy-holders' account.....		<u>\$31,894 08</u>

INCOME DURING THE YEAR.

Cash received for premiums including surplus.....	62,779 78	
Deduct premiums paid to other companies for re-insurance.....	242 77	
Total premium income.....		62,537 01
Amount received for interest or dividends on stock.....		9,647 04
Total income.....		<u>\$72,184 05</u>

EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims.....	\$10,500 00	
(Of this amount \$1,000 matured last year.)		
Cash paid for surrendered policies.....	393 71	
Premium notes, loans or liens, used in purchase of surrendered policies	580 43	
Cash dividends paid to policy-holders or applied in payment of pre- miums.....	10,000 71	
Cash paid for commission, salaries, and other expenses of officials.....	11,544 25	
All other expenses, viz. :—		
Medical fees, \$1,710.50; books and stationery, \$338.50; rent of office, \$125.00; office furnishing, \$14.50; telegraphing, \$28.86; postage, \$447.04; printing, \$196.58; advertising, \$882.41; travelling expenses, \$501.06; solicitors' fees, \$230; incidentals, \$168.24.....	4,642 69	
Total cash expenditure.....		<u>\$37,661 79</u>

* Institute of Actuaries, H.M. 4 per cent.

ONTARIO MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	427	
Amount of said policies		490,000 00
Number of policies become claims in Canada during the year... ..	11	
Amount of said claims.....		11,500 00
Number of policies in force in Canada at date.....	1,938	
Amount of said policies	\$2,165,412 50	
Amount of said policies re-insured in other licensed companies.....	14,000 00	
Net amount in force 20th January, 1880		2,151,412 50

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	11	\$11,500 00
(2.) By surrender.....	13	15,111 00
(For which cash value has been paid, \$974.14.)		
(3.) By surrender, \$10,000.		
(For which paid-up policies have been granted to amount of \$877.00.)		
Difference of amounts carried out		9,123 00
(4.) By lapse... ..	174	174,165 00
Total.....	198	\$209,899 00

Policies in force at beginning of year.....	1,709	1,885,311 50
do issued during the year	471	534,000 00
do terminated as above	198	209,899 00
do not taken.....	44	44,000 00
do in force at date of statement.....	1,938	2,165,412 50

Number of insured lives at beginning of year	1,667
do new insurers during the year.....	443
do deaths during the year.....	11
do insured whose policies have been terminated during the year otherwise than by death	230
do insured lives at date of statement.....	1,869

Subscribed and sworn to, 30th March, 1880, by

I. E. BOWMAN,
President.

WM. HENDRY,
Manager.

(Received, 1st April, 1880.)

 PHOENIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—AARON C. GOODMAN.*Secretary*—JOHN M. HOLCOMBE.*Principal Office*—Hartford, Conn.*Agent in Canada*—ANGUS R. BETHUNE.*Head Office in Canada*—Montreal.(Organized or Incorporated, May, 1851. Commenced business in Canada,
May, 1866.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash..... \$100,000 00

Gross amount of premiums received in cash during the year on life policies in Canada	\$83,868 64
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada	<u>4,864 00</u>

Total net premium income..... \$88,732 64

Amount paid during the year on claims in Canada, viz:—

On account of death claims	\$25,869 00
do matured endowments.....	<u>6,000 00</u>

Net amount paid on account of claims..... \$31,869 00

Amount paid for surrendered policies, "cannot state."

Amount paid for dividends or bonuses to policy-holders..... 16,000 82Total net amount paid to policy-holders in Canada..... \$47,869 82

ASSETS IN CANADA.

U.S. bonds in deposit with Receiver-General..... \$105,000 00

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.. \$3,000 00

Amount of claims in Canada, resisted

1,500 00

Amount estimated to cover net reserve on all outstanding policies in Canada.—No Return.

Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	<u>\$765 47</u>
---	-----------------

MISCELLANEOUS.

Number of policies become claims in Canada during the year...	16	
Amount of said claims		\$27,769 00
Number of policies in force in Canada at date.....	2,712	
Amount of said policies		<u>2,230,638 00</u>

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 PHENIX MUTUAL LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

(1.) By death.....	14	21,769 00
(2.) By maturity.....	2	6,000 00
(3.) By surrender and lapse (amount estimated).....	103	118,176 00
(4.) By surrender, \$217,600.		

(For which paid-up policies have been granted to amount of \$91,627).

Difference of amounts carried out.....	125,973 00
--	------------

Total	119	\$271,918 00
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Policies in force at beginning of year	2,831	2,502,556 00
do issued during the year, paid ups.....	136	91,627 00
do terminated as above and by change to paid-up policies..	255	363,545 00
do in force at date of statement.....	2,712	2,230,633 00

Number of insured lives.—No Return.

(Received 29th April, 1880.)

 THE POSITIVE GOVERNMENT LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Principal Office—London, England.*Agent in Canada*—JOHN TAYLOR.*Secretary*—T. GROOM CORLEY.

CAPITAL.—No Return.

Amount of premiums received during the year on life policies in Canada	\$194 00
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Amount paid during the year on account of death claims in Canada....	16 66
--	-------

Amount paid for surrendered policies.....	2,204 82
---	----------

Total net amount paid to policy-holders in Canada.....	\$2,221 48
--	------------

ASSETS IN CANADA.

Canada 5 per cent debentures.....	\$15,707 00
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Total in deposit with Receiver-General.....	\$15,707 00
---	-------------

Cash in hand and in banks in Canada....	197 97
---	--------

Total assets in Canada.....	\$15,904 97
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*LIABILITIES IN CANADA.

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	One Positive note
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Number of policies in force in Canada at date.....	None.
--	-------

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By surrender.....	3	\$3,500 00
(For which cash value has been paid, \$1,735.96).		
(2.) By surrender—notes.....		468 86

Policies in force at the beginning of year	3	3,500 00
do terminated	3	3,500 00

Subscribed and sworn to, 8th June, 1880, by

JOHN TAYLOR.

(Received 11th June, 1880.)

* By the terms of insurance 40 per cent. of all premiums paid to the Company are payable to the holders of "Positive notes" for policies lapsed. Of these a few are yet unpaid in Canada, but the exact amount I have no means of ascertaining.

J. TAYLOR.

 THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—BERNARD HALL.

Manager—J. MONCRIEFF WILSON.

Principal Office—Liverpool.

Chief Agents in Canada—

FORBES & MUDGE.

Head Office in Canada—

191 St. James Street, Montreal

(Organized or Incorporated 22nd July, 1858; Commenced business in Canada,
5th July, 1859.)

(For Capital—See Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada	\$10,812 32
Deduct amount of premiums on policies re-insured in other licensed companies in Canada.....	170 70
Total net premium income....	<u>\$10,641 62</u>

Amount paid during the year on account of death claims in Canada.....	\$2,372 61
(Of this amount \$372.61 accrued in 1877, being a paid-up policy.)	
Amount paid for surrendered policies.....	409 35
Amount paid for dividend or bonuses to policy-holders.....	1,467 85
Total net amount paid to policy-holders in Canada....	<u>\$4,249 81</u>

(For Assets in Canada—See Fire Statement.)

LIABILITIES IN CANADA.

Amount of claims on policies unsettled but not resisted.....	\$4,000 00
*Amount computed to cover the net reserve on all outstanding policies in Canada.....	67,612 60
Total net liability to policyholders in Canada.....	<u>\$71,612 60</u>

* Based on Carlisle Table, 3 p c. interest. The valuation made by the Department on Institute of Actuaries, H.M. Table, at 4½ p.c. gives.....	\$64,980 63
Less re-insurance.....	529 87
Net value	<u>\$64,450 76</u>

QUEEN—*Continued.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	14	
Amount of said policies.....		\$77,750 00
Number of policies become claims in Canada during the year....	2	
Amount of said claims.....		6,000 00
Number of policies in force in Canada at date.....	213	
Amount of said policies		\$409,270 62
* Bonus additions		15,310 34
		<hr/> 424,580 96
Amount of said policies re-insured in other licensed companies in Canada		30,000 00
Net amount in force, 31st December, 1879.....		<hr/> 394,580 96

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	2	\$6,000 00
(2.) By surrender.....	6	5,997 67
(For which cash value has been paid, \$409.35.)		
(3.) By lapse.....	6	17,973 54
Total.....	<hr/> 14	<hr/> \$29,971 21

† Policies in force at beginning of year.....	213	\$376,038 49
† Policies issued during the year.....	16	80,236 67
Policies terminated as above.....	14	29,971 21
Policies transferred from New Brunswick to English head office.	2	17,033 33
Policies in force at date of statement (excluding bonus additions, \$15,310.34)	213	409,270 62

Number of insured lives at beginning of year in Canada.....	195
Number of new insurers during the year.....	13
Transferred from English office to Montreal office.....	1
Number of deaths during the year among insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	11
Number of insured lives at date of statement.....	197

Subscribed and sworn to, 4th March, 1880, by

A. McK. FORBES.

(Received, 5th March, 1880.)

* Exclusive of New Brunswick, agent not being able to furnish the particulars.

† In the Returns for 1878 this appears as—No. of policies in force, 213; amount, \$374,049.76—but those now quoted are the correct figures.

‡ Including 2 policies transferred from the head office to the Montreal branch.

QUEEN—*Concluded.*

GENERAL BUSINESS FOR YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, Liverpool, England, 1880.)

LIFE BRANCH.

The business of this branch continues to exhibit satisfactory progress. During the year 746 proposals were received for assurances, amounting to £319,820, of which 180 proposals for £84,350 were either declined or not proceeded with, and 566 policies were completed and issued for £235,470, yielding in new premiums £7,983.

At the close of 1878 the life fund stood at £300,819 8s. 6d., out of which was paid for cash bonuses and surrenders £13,240 15s. 6d., leaving £287,578 13s., and there has been added in the past year £38,038 0s. 3d., making the fund stand at the close of 1879 at £325,616 13s. 3d., which sum is equivalent to 67·4 per cent. of the entire premiums received on every policy in force.

Revenue Accounts for the Year ending 31st December, 1879.

LIFE INSURANCE FUND.

	£	s.	d.		£	s.	d.
Amount of life insurance fund at the beginning of the year.....	300,819	8	6	Claims under life policies (after deduction of sums re-assured).....	24,506	9	8
Premiums after deduction of re-assurances.....	57,198	17	2	Surrenders.....	4,776	2	7
Interest.....	13,924	7	6	Commission.....	3,021	13	3
				Expenses of management.....	5,160	6	9
				Other payments, viz. :—			
				Cash bonus to policy-holders.....	£8,464	12	11
				Income tax.....	290	1	8
				Bad debts.....	106	13	1
					8,861	7	8
				Amount of life insurance fund at the end of the year.....	325,616	13	3
	<u>£371,942</u>	<u>13</u>	<u>2</u>		<u>£371,942</u>	<u>13</u>	<u>2</u>

ANNUITY FUND.

	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year.....	11,539	3	10	Annuities.....	1,147	11	0
Premiums for deferred annuities.....	24	16	11	Expenses.....		1	7
Interest.....	557	10	5	Income tax.....		9	10
				Amount of annuity fund at the end of the year.....	10,963	1	11
	<u>£12,121</u>	<u>11</u>	<u>2</u>		<u>£12,121</u>	<u>11</u>	<u>2</u>

(For Balance Sheet—See Fire Statement.)

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON,
ENGLAND.

STATEMENT FOR THE YEAR ENDING 31st JANUARY, 1880.

President—W. W. DUFFIELD, Esq. | *Secretary*—EDWARD BUTLER, Esq.

Principal Office—71 King William St., London, England.

Agent in Canada—F. STANCLIFFE.

| *Head Office in Canada*—
196 St. James Street, Montreal.

(Organized or Incorporated, 1840.)

(Commenced business in Canada, 1st August, 1868, date of license.)

A Mutual Company—No Capital.

Gross amount of premiums received in cash during the year on life policies in Canada	\$32,538 90
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada	738 11
Total net premium income.....	<u>\$31,800 79</u>

Amount paid during the year on account of death claims in Canada....	\$5,216 67
Amount paid for surrendered policies.....	1,944 57
Total net amount paid to policy-holders in Canada.....	<u>7,161 24</u>

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General	\$100,000 00
Cash in hand and in banks in Canada.....	3,244 22
Total assets in Canada.....	<u>\$103,244 22</u>

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount computed to cover net reserve on all outstanding policies in Canada.....	\$49,026 87
Deduct loans on policies.....	1,932 44
Net re-insurance reserve.....	<u>\$47,094 43</u>
Total net liabilities to said policy-holders in Canada....	<u>\$47,094 43</u>

 RELIANCE MUTUAL LIFE—*Continued.*

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

*Net reserve on all outstanding policies in Canada.....	\$11,184 16
Total net liabilities to said policy-holders in Canada.....	\$11,184 16
Total net liabilities to all policy-holders in Canada.....	\$58,278 59

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	211	
Amount of said policies.....		\$411,100 00
Number of policies become claims in Canada during the year....	4	
Amount of said policies.....		5,216 67
Number of policies in force in Canada at date.....	565	
Amount of said policies		\$1,053,119 12
Amount of said policies re-insured in other licensed companies in Canada		19,000 00
Net amount of policies in force in Canada, 31st January, 1880.....		\$1,034,119 12

 Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	4	\$5,216 67
(2.) By expiry	1	500 00
(3.) By surrender.....	27	29,500 00
(For which cash value has been paid, \$1,944.57).		
(4.) By surrender 4 policies for \$4,000.		
(For which paid-up policies have been granted to amount of \$711.79).		
Difference of amounts carried out.....		3,288 21
(5.) By lapse.....	237	653,300 00
Total	269	691,804 88

Policies in force at beginning of year.....	623	\$1,333,824 00
Policies issued during the year.....	211	411,100 00
Policies terminated as above.....	269	691,804 88
Gross policies in force at date of statement.....	565	1,053,119 12

Number of insured lives—no return.

Subscribed and sworn to, 19th April, 1880, by

FREDERICK STANCLIFFE.

(Received, 20th April, 1880.)

RELIANCE MUTUAL LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from the Directors' Report, London, 28th April, 1880.)

The business of life assurance as a means of making future provision for a family, sustained last year an undoubted check from the continued depression in commerce and agriculture; but, although the ratio of general progress was lessened, sufficient new business was transacted by life offices to show the enduring popularity of the investments which they have to offer.

The assurance transactions of this society resulted in the issue of 548 policies for £349,802, bringing in premiums amounting to £10,709 0s. 7d., of which the sum of £1,081 6s. was for single premiums.

The total net income from premiums was £81,405 0s. 8d, and that for interest, dividends on stock, and a few minor receipts, brought the entire revenue of the year to £103,671 2s. 2d.

The estimated and the actual mortality were nearly balanced. The death claims were expected to result in the falling in of 126 policies assuring, with bonus additions, £56,581 9s. 6d., whilst the actual loss was in respect of 125 policies reduced by re-assurances to £56,458 17s. 1d.

The funds at the end of the year stood at £496,648 15s. 9d., an accumulation more than sufficient to meet the society's liabilities.

Revenue Account for the Year ending 31st December, 1879.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year, viz :—				Claims by death, less sum re-			
Assurance fund. £175,418 9 7				assured	£53,814	12	3
Loan guarantee fund	464	0	6	Bonus additions....	2,644	4	10
Premiums—less amount paid in respect of re- assurances (£3,- 830 4s. 4d.).....	81,404	0	6	Endowment policies matured.....			56,458 17 1
Interest and divi- dends	21,944	8	7	Annuities			1,193 13 0
Assignment fees ...	43	15	0	Surrendered policies			1,706 15 3
Consideration for annuity.....	100	0	0	Bonus in cash.....	£42	1	6
Loan guarantee fund				Ditto reduced pre- miums.....	547	19	11
	475,882	10	1	Commission			590 1 5
				Expenses of management—			4,349 16 5
				Gen'l expenses....	£7,716	8	2
				Branch offices and agency ex- tension (Can- ada and United Kingdom).	6,079	15	8
				Policy stamps....	139	1	0
	103,492	4	1	Amount of funds at the end of the year			13,935 4 10
	178	18	1		496,648	15	9
	£579,553	12	3		£579,553	12	3

RELIANCE MUTUAL LIFE—*Concluded.*

Balance Sheet on 31st December, 1879.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Amount of funds as per first schedule, viz. :—				Mortgages on property within the United Kingdom.....	249,899	15	3
Assurance fund..£496,005 17 2				Loans on policies of full value.....	£41,911	4	9
Loan guarantee fund.....	642	18	7	Ditto with personal security.....	43,852	3	8
	496,648	15	9		85,763	8	
Claims not at maturity.....	8,458	17	11	Life interests in possession.....	2,820	0	10
Outstanding accounts.....	44	4	6	Reversionary life interests.....	61,737	19	6
Banker's advance.. ..	10,000	0	0	Absolute and contingent reversions to fixed sums.....	18,655	15	2
				Proportionate interest accrued on advances.....	13,889	0	6
				Agents' balances.....	5,345	5	11
				Current premiums.....	14,508	1	10
				Investments—			
				British & Colonial Government securities.....	21,162	14	0
				Foreign Government securities.....	2,365	5	0
				House property (including furniture and fixtures).. ..	26,738	19	2
				London and St. Catharine's Dock stock.....	2,282	1	0
				Cash on deposit to secure re-building head office premises..	2,500	0	0
				Balances at			
				bankers.. ..	£7,182	8	4
				Cash in office.	301	3	3
					7,483	11	7
					£515,151	18	2
					£515,151	18	2

 THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—R. BROCKLEBANK.

|

Manager—JOHN H. McLAREN.

Principal Office—Liverpool, England.*Agents in Canada*—M. H. GAULT and
WM. TATLEY.

|

Head Office in Canada—Montreal.

(Organized or Incorporated 31st May, 1845. Commenced business in Canada, 1848.)

(For Capital, see Fire Statement.)

Amount of premiums received in cash during the year on life policies in Canada.....	\$27,725 06
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Amount paid during the year on account of death claims	\$21,612 43
do do do matured endowments.....	486 67

Net amount paid on account of claims.....	\$22,099 10
---	-------------

(Of this amount \$9,236.33 accrued in 1878.)

Amount paid for surrendered policies.....	2,088 02
---	----------

Total net amount paid to policy-holders in Canada.	\$24,187 12
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(For Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted.....	\$7,691 59
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*Amount computed to cover the net reserve on all outstanding policies in Canada.. ..	249,209 31
--	------------

Total net liabilities to said policy-holders in Canada....	\$256,900 90
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LIABILITIES IN CANADA.

Under policies issued subsequent to 31st March, 1878.

Amount computed to cover the net reserve on all outstanding policies in Canada	\$2,416 50
--	------------

Total net liabilities to said policy-holders in Canada....	\$2,416 50
--	------------

Total liabilities to all policy-holders in Canada.....	\$259,317 40
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*Based on Table of Institute of Actuaries, H. M., 4½ p.c. Computed by Department.

ROYAL—*Concluded.*

ANNUITY ACCOUNT.

1878.	£	s.	d.	1878.	£	s.	d.
Amount of annuity fund at the beginning of the year.....	178,060	0	10	Annuities	21,658	6	3
Consideration for annuities granted	17,802	9	7	Commission	302	12	8
Interest.....	7,626	8	9	Expenses of management	289	15	0
				Amount of annuity fund at the end of the year, as per fourth schedule.....	181,238	5	3
	<u>£203,488 19 2</u>				<u>£203,488 19 2</u>		

(For Balance Sheet, see Fire Statement.)

 THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Manager—THOMAS MARR.*Secretary*—WILLIAM G. SPENS.*Principal Office*—Glasgow.*Agent in Canada*—G. W. FORD.*Head Office in Canada*—MONTREAL.

(Founded at Glasgow, 1st January, 1826; Commenced business in Canada, 1846.)

 A PURELY MUTUAL SOCIETY.

Amount of premiums received in cash during the year on life policies in Canada.....	\$18,461 71
Amount paid on account of death claims (accrued in 1878).....	11,720 00
Amount paid for surrendered policies.....	435 08
Total net amount paid to policy-holders in Canada....	<u>\$12,155 08</u>

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General.....	\$150,000 00
Mortgages on real estate in Canada.....	4,866 67
Cash on hand and in banks in Canada.....	1,620 53
Total assets in Canada.....	<u>\$156,487 20</u>

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$12,412 01
Amount estimated to cover the net reserve on all outstanding policies in Canada.....	No Return.

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	3	
Amount of said claims (including bonuses).....		\$12,412 01
Number of policies in force in Canada at date.....	246	
Amount of said policies.....		643,567 06

 Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death (including bonuses)	3	\$12,412 01
(2.) By surrender.....	5	12,896 67
(For which cash value has been paid, \$435.08.)		
(3.) By surrender, \$1,460.		
(For which paid up policies have been granted to amount of \$292 00.)		
Difference of amounts carried out.....		1,168 00
*(4.) By lapse.....	7	7,500 00
Total.....	15	<u>\$33,776 68</u>

* Policies although lapsed can be revived within thirteen months from date of lapsing.

SCOTTISH AMICABLE LIFE—Continued.

Policies in force at beginning of year.....	260	674,967 40
Policies terminated	15	33,776 68
Policies in force at date of statement.....	246	643,567 06

Number of insured lives..... No Return.

Subscribed and sworn to, 29th March, 1880, by

GEORGE W. FORD.

(Received, 31st March, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1879.

(Abstracted from Directors' Report, Glasgow, 6th May, 1880.)

629 policies were issued and taken up, assuring the capital sum of £380,535; the new premiums on which—including £3,592 2s. 1d. of single payments—amounted to £14,484 9s. 10d. In addition to this, the sum of £9,731 5s. 11d. was received for annuities granted during the year.

The number of deaths in 1879 was 226, and the consequent claims, including bonus additions, and after deducting re-assurances, amounted to £176,690 9s. 1d.

The society has also paid the sum of £7,370 11s. under policies which became claims by survivorship.

Revenue Account for the Year ending 31st December, 1879.

	£	s.	d.		£	s.	d.
Amount of funds at beginning of the year, as per last published report.....	2,045,892	9	9	Claims under policies (after deduction of sums re-assured)—			
Premiums (after deduction of re-assurances)	182,744	3	1	By death.....	£176,690	9	1
Consideration for annuities granted	9,731	5	11	By survivorship.....	7,370	11	0
Interest and dividends.....	£90,199	3	9	Surrenders.....	184,061	0	1
Rents of property... 5,228 5 9				Bonuses paid in cash	16,313	15	5
	95,427	9	6	Annuities	974	15	8
Profit on investments realized	1,831	14	4	Commission.....	6,490	10	4
Office fees.....	89	15	0	Expenses of management, including rents of offices belonging to and occupied by the society....	5,443	7	3
				Income tax.....	14,783	12	4
				Net amount of funds at the end of the year, as per second schedule	1,599	4	4
					2,106,050	12	2
	£2,335,716	17	7		£2,335,716	17	7

 THE SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1878.

Manager—JAMES WATSON.

|

Secretary—JAMES S. MORTON.*Principal Office*—6, St., Andrew Square, Edinburgh.

(Organized in 1837. Incorporated by special Act of Parliament in 1848.)

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$5,942 34
---	------------

Amount paid for surrendered Policies in Canada.....	\$635 54
---	----------

 ASSETS IN CANADA.

Canada stock in deposit with Receiver General	\$100,343 69
Mortgages on real estate in Canada.....	5,840 00
Total Assets in Canada.....	\$106,183 69

 LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	1,216 67
*Amount computed to cover the net reserve on all outstanding Policies in Canada	\$60,825 34
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p. c.....	\$463 27
Deduct loans on policies	3,484 53
	3,947 80
Difference carried out.....	56,877 54
Total net liability to policy-holders in Canada	\$58,094 21

 MISCELLANEOUS.

Number of policies become claims during the year.....	1	
Amount of said claim		\$1,216 67
Number of policies in force at date.....	118	
Amount of said policies.....		\$244,564 60

 Number and amount of policies terminated during the year in Canada.

	No.	Amount.
(1.) By death	1	1,216 67
(2.) By surrender.....	2	2,920 00
(For which cash value has been paid \$655.54.)		
(3.) By lapse.....	2	2,433 33
Total.....	5	6,570 00

 * Strict actuarial computation, based upon the Institute H. M. Table of Mortality at 4 per cent. interest.

SCOTTISH PROVIDENT INSTITUTION—*Concluded.*

* Policies in force at beginning of year in Canada.....	123	\$251,134 68
Policies terminated as above.....	5	6,570 08
Policies in force at date of statement.....	118	244,564 60
Number of insured lives—No Return.		

I certify that the preceding statement, which is a correct exhibit of the condition and affairs of the Institution in Canada, as at 31st December, 1878, was prepared in January last, at the request of the Superintendent of Insurance, with the view of being then lodged with his Department (without prejudice to the question then pending with the Law Officers of the Dominion.) This was unfortunately overlooked, from causes indicated by my letter of 15th October last, 1879.

(Signed) JAMES WATSON, *Manager.*

Scottish Provident Institution

Edinburgh, 14th November, 1879.

*Former statements are believed to have included policies opened elsewhere than in Canada, which the premiums were by request of holders received through Canadian agents.

 THE SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Manager—JAMES WATSON.*Secretary*—JAMES S. MORTON.*Principal Office*—6, St. Andrew Square, Edinburgh.

(Organized in 1837, Incorporated by special Act of Parliament in 1848.)

Gross amount of premiums received in cash on life policies in Canada..	\$5,449 94
<hr/>	
Amount paid during the year on account of death claims in Canada....	\$1,703 33
(Of which \$1,216.67 outstanding from previous year.)	
Amount paid for surrendered policies.....	1,498 45
<hr/>	
Total net amount paid to policy-holders in Canada.....	\$3,201 73
<hr/>	

ASSETS IN CANADA.

Canada stock in deposit with Receiver-General	\$100,343 69
Mortgages on real estate in Canada.....	5,840 00
<hr/>	
Total assets in Canada.....	\$106,183 69
<hr/>	

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$2,920 00
*Amount estimated to cover the net reserve on all outstanding policies in Canada	\$67,505 53
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p. c.....	\$1,049 37
Deduct loans on policies.....	4,968 87
<hr/>	
	6,018 24
Difference carried out.....	\$61,487 29
<hr/>	
Total net liability to policy-holders in Canada	\$64,407 29
<hr/>	

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	2	
Amount of said claims.....		\$3,406 66
Number of policies in force in Canada at date.....	109	
Amount of said policies.....		\$230,524 27

*The basis of the estimate is the strict actuarial computation of 31st December, 1878, and the income and disbursements during the past year.

SCOTTISH PROVIDENT INSTITUTION—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	2	\$3,406 66
(2.) By expiry.....	1	664 30
(3.) By surrender	3	7,049 37
(For which cash value has been paid, \$1,498.45).		
(4.) By lapse.....	3	2,920 00
Total	9	\$14,040 33

Policies in force at beginning of year in Canada.....	118	\$244,564 60
Terminated as above.....	9	14,040 33
Policies in force at date of statement.....	109	230,524 27
Number of insured lives—No Return.		

Edinburgh, 14th January, 1880.

JAMES WATSON,
Manager.

(Received 26th January, 1880.)

 THE SCOTTISH PROVINCIAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1880.

Chairman—JOHN WEBSTER, of Edgehill. | *Secretary*—CHARLES GORDON.*Manager*—THOMAS YUILLE WARDROP.*Principal Office*—Aberdeen.*Agent in Canada*—GEORGE WM. FORD.| *Head Office in Canada*—99, St. James St.,
Montreal.

Established December, 1825; Incorporated May, 1852.

(Commenced business in Canada, March, 1859. Ceased to do new business in Canada,
January, 1875.)

CAPITAL.

Amount of capital authorized and subscribed for	\$4,866,666 66
Amount paid up in cash.....	292,000 00

Gross amount of premiums received in cash during the year on life poli- cies in Canada.....	\$33,444 32
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada.....	61 64
Total net premium income.....	\$33,382 68

Amount paid during the year on account of claims in Canada, viz. :—

On account of death claims.....	\$25,002 77
“ matured endowments.....	5,511 50
Net amount paid on account of claims.....	30,514 27
(Of the death claims \$14,821.03 were on account of claims accrued in the past year.)	
Amount paid for surrendered policies.....	3,585 82
Amount paid for dividends or bonuses to policy-holders.....	72 26
Total net amount paid to policy-holders in Canada..	\$31,172 35

EXPENSES IN CANADA.

Cash paid for commission	\$1,346 16
Cash paid for office expenses	253 62
Cash paid for sundry expenditure.....	70 00
Total	\$1,669 78

SCOTTISH PROVINCIAL—Continued.

ASSETS IN CANADA.

Dominion stock—par value.....	\$112,343 68
Canada debentures—par value.....	38,446 66
Total in deposit with Receiver-General carried out at market value...	\$151,951 64
Montreal waterworks bonds.....	4,000 00
Cash on hand and in bank.....	2,252 04
Total assets in Canada.....	<u>\$158,203 68</u>

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$3,216 51
Net reserve on all outstanding policies in Canada	No Return.
Deduct loans on Company's policies within their surrender value.....	\$13,097 80
Total liabilities in Canada.....	<u>No Return.</u>

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	9
Amount of said claims.....	\$18,909 65
Number of policies in force in Canada at date.....	597
Net amount in force 31st January, 1880.....	<u>\$1,058,749 53</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	8	\$13,058 94
(2.) By maturity	1	5,511 50
(3.) By surrender.....	17	25,527 93
(For which cash value has been paid, \$3,585.82.)		
(4.) By surrender, \$4,696.71.		
(For which paid-up policies have been granted to amount of \$1,025.40.)		
Difference of amounts carried out.....		3,671 31
(5.) By lapse.....	5	5,908 31
Total	<u>31</u>	<u>\$53,677 99</u>

Policies in force at beginning of year.....	618	\$1,111,827 51
Policies issued during the year (paid-up policies in lieu of surrenders)	5	1,025 40
Policies terminated as above and by change to paid-up policies....	36	*53,677 99
Bonuses commuted or surrendered for cash.....		425 39
Gross policies in force at date of statement.....	597	<u>1,058,749 53</u>

Number of insured lives.—No Return.

Subscribed and sworn to, 23rd June, 1880, by

(Received, 25th June, 1880).

GEO. WM. FORD.

* This amount apparently should be \$54,703.39.

SCOTTISH PROVINCIAL—*Continued.*

GENERAL BUSINESS FOR THE YEAR ENDING 31ST JANUARY, 1880.

(Abstracted from Directors' Report, Aberdeen, 27th April, 1880.)

LIFE DEPARTMENT.

809 proposals, representing £354,100, were submitted. From these, 689 policies have been issued, assuring £285,000, and yielding in annual premiums, £9,065 6s. 11d.

The life claims paid, including those admitted and reported, but not yet matured, and in some cases not yet proved, represent £102,392 8s. 4d. This includes the sum of £3,252 7s. 5d. under endowment policies, which during the year have arrived at maturity.

ANNUITY DEPARTMENT.

The sum of £4,220 8s. 4d. has been received, and for which annuities to the amount of £459 10s. 4d. have been granted; also annual premiums of £65 11s. 3d. for contingent annuities of £450, two-thirds of which have been re-insured. During the year ten annuities have lapsed by death or expiry of term, relieving the Company of the sum of £253 7s. 8d. yearly.

FUNDS.

The total assets of the Company now amount to £1,307,114 8s. 3d., being an increase of £55,766 3s. 2d. over last year.

INCOME.

For the year, including interest, is £221,810 7s. 1d.—an increase of £3,101 14s. 8d.

INVESTMENTS.

The value of the debentures, preference, guaranteed, and debenture stocks, and of the Indian and colonial securities, taken at the market price of the day (31st January, 1880), continues to show a large surplus above the value at which these securities stand in the books and balance sheet. The surplus exceeds the paid-up capital of the Company £60,000.

PROFIT AND LOSS.

The balance at the credit of this account, after paying the half-year's dividend of £4,500 in November last, amounts to £30,850 11s. 7d.

This sum the Directors propose to deal with as follows:—

Agents' balances irrecoverable.....	£	152	2	1
Reduction in cost of the Company's buildings...		1,000	0	0
Dividend for the last half-year, at 15 per cent. per annum.....		4,500	0	0
General Reserve Fund.....		10,000	0	0
Leaving a balance to be carried forward of.....		15,198	9	6
		<u>£30,850 11 7</u>		

SCOTTISH PROVINCIAL—Continued.

REVENUE ACCOUNTS—LIFE ASSURANCE ACCOUNT.

I.—Participation Branch.

1879.			
Jan. 31.—Amount of this fund at the beginning of the year.....	£93,526	1	5
1880.			
Jan. 31.—Premiums, after deduction of re-assurance premiums....	110,823	2	4
Interest and dividends	36,670	0	6
	£1,041,019	4	3

I.—Participation Branch.

Claims under policies, after deduction of sums re-assured...	£82,779	8	6
Surrenders of policies	10,196	7	7
Surrenders of bonuses	2,707	2	10
Commission	5,319	1	5
Expenses of management	10,811	16	0
1880.			
Jan. 31.—Amount of this fund at the end of the year, as per Schedule IV	929,205	7	11
	£1,041,019	4	3

III.—Non-Participation Branch.

1879.			
Jan. 31—Amount of this fund at the beginning of the year.....	£136,935	5	9
1880.			
Jan. 31—Premiums, after deduction of re-assurance premiums....	18,647	6	7
Interest and dividends.....	5,688	9	0
	<hr/>	<hr/>	<hr/>
	£161,171	1	4

III.—Non-Participation Branch.

Claims under policies, after deduction of sums re-assured....	£19,612 19 10
Surrenders of policies	688 10 0
Commission	850 16 4
Expenses of management.....	2,124 9 2
1880.	
Jan. 31—Amount of this fund at the end of the year, as per Schedule IV	137,894 6 0
	<u>£161,171 1 4</u>

III.—Annuity Fund.

1879.		
Jan. 31.—Amount of this fund at the beginning of the year.....	£36,782	9 11
1880.		
Jan. 31.—Consideration for annuities granted.....	4,243	11 5
Interest and dividends.....	1,465	14 9
	<hr/>	<hr/>
	£42,491	16 1

III.—Annuity Fund.

Payments to annuitants	£3,813 17 8
Commission	36 19 4
1880.	
Jan. 31.—Amount of this fund at the end of the year, as per Schedule IV	38,640 19 1
	<u>£42,491 16 1</u>

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1879.

Manager—SPENCER C. THOMPSON.

|

Secretary—D. CLUNIE GREGOR.

Principal Office—Edinburgh.

Agent in Canada—W. M. RAMSAY.

|

Head Office in Canada—Montreal.

(Organized or Incorporated, 1825. Commenced business in Canada, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for, £500,000 sterling.....\$2,433,333 00
 Amount paid up in cash, £120,000 sterling..... 584,000 00

Gross amount of premiums received in cash during the year on life policies in Canada..... \$152,422 14
 Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada..... 753 77
 Consideration for annuities granted..... 365 00

153,540 91

Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada..... 1,303 62

Total net premium income..... \$152,237 29

Amount paid during the year on account of death claims in Canada.... \$61,917 14
 (Of this amount \$19,812.61 accrued in previous year.)

Amount paid to annuitants..... 223 02
 Amount paid for surrendered policies..... 6,430 32
 Amount paid for dividends or bonuses to policy-holders..... 1,296 53

Total net amount paid to policy-holders in Canada... \$69,867 01

ASSETS IN CANADA.

Bonds in deposit with Receiver-General:—

Montreal waterworks bonds—par.....	\$14,000 00
do corporation do.....	34,000 00
do harbor do.....	93,000 00
County Compton do.....	30,000 00
	<hr/>
	\$171,000 00

Carried out at par value..... 171,000 00

Other Canadian investments, viz:—

Municipal debentures.....	298,771 01
Mortgages on real estate in Canada.....	361,308 33
Real Estate in Canada owned.....	83,000 00
Loans on security of municipal debentures.....	35,000 00
Montreal Warehousing Company's bonds.....	73,000 00
Cash in hand and in banks in Canada.....	51,836 76

Total assets in Canada..... \$1,073,916 10

STANDARD LIFE—*Continued.*

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Amount of claims on policies in Canada unsettled but not resisted,
including bonuses..... \$16,704 85

(Of which \$973.33 occurred in previous year.)

* Amount computed to cover the net reserve on all outstanding policies
in Canada. \$997,819 28
Deduct same on above policies re-insured in other
licensed companies in Canada..... \$3,901 15
Deduct amount of deferred and outstanding premiums,
less cost of collection at 10 per cent..... 50,492 20
Loans on policies within their surrender value..... 77,844 30
Debts under third credit policies..... 31,062 35

163,300 00

Difference carried out..... 834,519 28

Total net liabilities to said policy-holders in Canada. \$851,224 13

LIABILITIES IN CANADA.

Under policies issued subsequent to 31st March, 1878.

* Net reserve on all outstanding policies in Canada..... \$34,345 44
Deduct amount of deferred and outstanding premiums,
less cost of collection at 10 per cent..... \$13,056 42

Difference carried out..... \$21,289 02

Total net liabilities to said policy-holders in Canada. \$21,289 02

Total net liabilities to all policy-holders in Canada.... \$872,513 15

MISCELLANEOUS.

Number of new policies reported during the year as taken in
Canada 309
Amount of said policies..... \$ 697,600 00
Number of policies become claims in Canada during the year..... 26
Amount of said claims (including bonus addition, \$7,008.77)..... 57,836 05
Number of policies in force in Canada at date..... 2,652
Amount of said policies..... \$5,466,666 21
Amount of said policies re-insured in other licensed companies in
Canada..... 29,600 00

Net amount of policies in force in Canada at 15th November, 1879 (in-
cluding bonus additions, \$407,437.00) 5,437,066 21

* Institute of Actuaries, H.M., 4½ p.c. Computed by Department.

STANDARD LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death	26	\$ 57,836 05
(2.) By surrender (including bonus additions, \$3,369.97).... (For which cash value has been paid, \$6,430.32.)	52	90,984 71
(3.) By surrender, \$15,862.39. (For which paid-up policies have been granted to amount of \$2,544 00.)		
Difference of amounts carried out.....		13,318 39
(4.) By lapse (including bonus additions, \$7,836.90.).....	144	333,973 49
Total	222	496,112 64

Policies in force at beginning of year (including bonus addition, \$423,190.30).....	2,558	\$5,256,605 27
Renewed during the year and bonuses vested (\$4,111.44).....	8	14,939 76
Policies issued during the year.....	309	697,600 00
Policies terminated as above.....	222	496,112 64
Policies reduced and bonuses reduced (including bonus addition, \$1,676.18)		6,366 18
Policies in force at date of statement.....	2,652	5,466,666 21
No return of insured lives.		

Subscribed and sworn to, 1st April, 1880, by

W. M. RAMSAY.

(Received, 2nd April, 1880.)

GENERAL BUSINESS FOR THE YEAR ENDING 15TH NOVEMBER, 1879.

(Abstracted from Directors' Report, Edinburgh, 20th April, 1880.)

Amount of assurances accepted during the year 1879 (1895 policies). £1,134,444	18	2
Annual premiums on new policies during the year 1879	40,984	11 7
Claims by death during the year 1879, exclusive of bonus additions	421,992	8 5
Amount of assurances accepted during the last five years	6,266,013	10 9
Subsisting assurances at 15th November, 1879 (of which £1,345, 476 17s. 9d. is re-assured with other offices)	19,044,745	15 10
Revenue, upwards of three-quarters of a million sterling per annum. Invested funds, upwards of five and a-half millions sterling.		

"In the first place, we are, I think, entitled to congratulate ourselves, notwithstanding the almost unprecedented stagnation in trade and business of all kinds which extended, I may say, over the whole year under review, that our new business both at home and abroad, has been well maintained, and considerably exceeds the usual million which we have had the pleasure to report each year since 1865. The diminution by deaths from the total amount of our policies in force, in this the fifty-fourth year of our existence, is no doubt very considerable; but notwithstanding the losses from this and natural causes, the total amount of our liabilities still goes on increasing, and exceeds the sum of £19,000,000 sterling of sums assured, while in correspondence therewith the invested funds have also been augmented by about £100,000, and now stand at upwards of five and a-half millions sterling.

The report has alluded to the approaching investigation and division of profits as at the 15th November next. Before the Directors can declare the result, a searching investigation must be made into both sides of the account,—the assets, that is, or invested funds on the one hand, and the liabilities under the assurance and other contracts on the other,—and, as you have just heard, the actuarial valuation in con-

STANDARD LIFE—*Concluded.*

nection with the latter is already in progress. I do not intend at present to make any anticipation of what the final outcome will be when the investigation balance is struck, and indeed it is out of my power to do so, save by pointing to the past, and to the very large sums distributed by way of bonus on each of nine previous occasions, commencing at 1835, amounting in all to upwards of three millions sterling of bonus additions to policies."

Revenue Account of the Standard Life Assurance Company, for the Year from 15th November, 1878, to 15th November, 1879.

Amount of funds at the beginning of the year 16th November, '78.	£5,187,927 11 10	Claims under life policies, including bonus additions (after deduction of sums re-assured).....	£507,052 1 9
Premiums (after deduction of re-assurance premiums).....	572,408 15 9	Surrenders.....	37,300 14 4
Consideration for annuities granted.....	14,994 5 4	Annuities.....	34,477 4 7
Interest and dividends.....	224,051 1 1	Commission.....	24,870 5 8
		Expenses of management.....	57,689 6 8
		Dividend & bonus to shareholders.	35,000 0 0
		Income tax.....	3,957 1 3
		Amount of funds at the end of the year, as per balance sheet.....	5,299,034 19 9
	<u>£5,999,381 14 0</u>		<u>£5,999,381 14 0</u>

Balance Sheet on the 15th November, 1879.

LIABILITIES.		ASSETS.	
Shareholders' capital paid up.....	£120,000 0 0	Mortgages on property within the United Kingdom.....	£4,096,411 1 2
Assurance and annuity fund.....	5,157,005 5 10	Mortgages on property out of the United Kingdom.....	187,398 6 7
Balances brought forward from last investigation (1875).....	22,029 13 11	Loans on the Company's policies, within their surrender value.....	276,832 17 6
Total funds, as per revenue account.....	5,299,034 19 9	Investments—	
Claims under policies admitted but not matured.....	204,850 0 5	British Government securities....	39,067 18 1
Dividends to proprietors outstanding.....	10,847 11 0	Indian and Colonial Government securities.....	217,093 13 8
		United States Government securities.....	5,442 5 5
		Railway and other debentures and debenture stocks.....	50,000 0 0
		House property	
		—Freehold..	£136,286 14 7
		—Leasehold..	29,972 16 10
			166,259 11 5
		Stocks of the Bank of Scotland, and of the Royal Bank of Scotland.....	38,215 14 8
		(The liability of these banks is limited.)	
		Feu-duties.....	17,382 5 4
		Reversions.....	30,202 16 10
		Loans upon personal security with policies of assurance, repayable by instalments.....	94,168 19 8
		Agents' balances in course of collection.....	178,063 6 10
		Outstanding premiums and proportions of premiums.....	65,645 13 9
		Interest accrued, but not due.....	33,344 12 6
		do due, but not paid.....	1,718 1 3
		Cash in bank—On deposit..	£15,178 4 4
		Cash in bank—On current account..	2,101 15 10
			17,280 0 2
		Deed and receipt stamps on hand..	205 6 4
	<u>£5,514,732 11 2</u>		<u>£5,514,732 11 2</u>

 THE STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Chairman—MR. ALDERMAN McARTHUR, M.P. | *Secretary*—WM. WILBERFORCE BAYNES.*Principal Office*—32 Moorgate Street, London, England.*Agent in Canada*—ABRAM WM. LAUDER | *Head Office in Canada*—Toronto.

(Organized or Incorporated 1843. Commenced business in Canada, 6th Nov., 1868.)

CAPITAL.

Amount of capital authorized or subscribed for £100,000 stg.....	\$486,666 67
Amount paid up in cash, £5,000 stg....	24,333 33

Amount of premiums received in cash during the year on life policies in Canada.....	17,545 55
---	-----------

Amount paid during the year on account of death claims in Canada.... (Of which \$5,193.47 belonged to previous year.)	\$5,923 47
Amount paid for surrendered policies.....	840 76
Total net amount paid to policy-holders in Canada.	\$6,764 23

ASSETS IN CANADA.

Dominion stock in deposit with Receiver-General.....	\$100,343 68
Mortgages on real estate in Canada.....	593,490 00
Total assets in Canada.....	\$693,833 68

LIABILITIES IN CANADA.

Amount of claims on policies in Canada unsettled but not resisted.....	\$21,251 57
*Net reserve on all outstanding risks in Canada.....	95,158 50
Total net liabilities in Canada.....	\$116,410 07

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	38	
Amount of said policies.....		\$107,066 67
Number of policies become claims in Canada during the year....	7	
Amount of said claims.....		21,981 59
Number of policies in force in Canada at date.....	277	
Amount of said policies (exclusive of bonus additions).		681,429 21

STAR LIFE—*Continued*

Number and amount of policies terminated during the year in Canada:—

(1) By death.....	7	\$21,981 59
(2) By surrender.....	5	5,596 67
(For which cash value has been paid, \$840.76.)		
(3) By lapse.....	27	35,526 66
Total.....	39	\$63,104 92

Policies in force at beginning of year in Canada.....	278	\$607,310 72
do issued during the year.....	38	107,066 74
do terminated as above	39	63,104 92
do in force at date of statement (including bonus additions).	277	681,429 21

Number of insured lives at beginning of year in Canada.....	278
do new insurers during the year.....	38
do deaths during the year among the insured	7
do insured whose policy have been terminated during the year otherwise than by death.....	32
do insured lives at date of statement.....	277

Subscribed and sworn to, 24th March, 1880, by

A. W. LAUDER.

(Received, 2nd April, 1880.)

GENERAL BUSINESS FOR YEAR ENDING 31st DECEMBER, 1879.

(Abstracted from *Director's Report, London, England, 1st March, 1880.*)

NEW BUSINESS IN 1879.

2,004 policies were issued for the assurance of £676,025, the annual premiums on which amount to £20,334 6s. 6d. This amount shows an increase of £53,015 over the new business of the previous year, and of £1,576 4s. 1d. in new premiums.

The sum of £3,245 4s. 2d. has been received for the purchase of 15 immediate annuities, amounting to £390 14s. 9d.

MORTALITY.

Claims have arisen during the year, in respect of 340 policies, amounting to £154,711 1s. 3d., including bonus additions of £17,873 6s. 5d. The number of policy-holders who have died is decidedly within the average expected and provided for in the society's tables, but the amount of the policies which have become claims is in excess of the average amount of the society's policies.

The total sum paid in claims since the establishment of the society now amounts to £1,750,012 10s. 3d.

ANNUAL INCOME AND INVESTMENTS.

The income of the society during the past year has been £283,738 15s. 5d., derived from the following sources:—Premiums on policies, £207,631 12s. 4d.; purchase of annuities, £3,245 4s. 2d.; interest on invested funds, £72,861 18s. 1d.

STAR LIFE—*Concluded.*

After paying the bonus of shareholders and policy-holders, who accepted the same in cash (amounting to £39,985 8s. 2d.), and the unusual amount due for claims this year, the directors have been able to add to the assurance fund the sum of £27,929 3s., which now amounts to £1,627,141 17s. 2d.

The average rate of interest on the investments of the society during the year has been £4 15s. 7d. per cent.

Revenue Account for the Year ending 31st December, 1879.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year.....	1,604,212	14	2	Claims under policies.....	£165,547	1	4
Premiums.....	£213,981	16	11	Less re-assurances.....	10,836	0	1
Less re-assurance premiums.....	6,350	4	7	Surrenders.....	154,711	1	3
	207,631	12	4	Surrenders of bonuses.....	14,103	7	2
Consideration for annuities granted	3,245	4	2	Annuities.....	17,985	8	2
Interest and dividends.....	72,861	18	11	Commission.....	4,118	7	2
				Expenses of management.....	15,638	4	9
					£17,635	16	11
				Medical fees.....	1,834	18	8
					19,470	15	7
				Dividends to shareholders.....	250	0	0
				Bonus to shareholders.....	22,000	0	0
				Bonus abatement of premiums.....	7,532	8	4
				Amount of funds at the end of the year, as per second schedule.....	1,632,141	17	2
	£1,887,951	9	7		£1,887,951	9	7

Balance Sheet on the 31st December, 1879.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Shareholders' capital paid up.....	5,000	0	0	Mortgages on property within the United Kingdom.....	275,617	3	0
Assurance and annuity fund.....	1,627,141	17	2	Mortgages on property out of the United Kingdom.....	128,900	0	0
Total funds, as per first schedule...	1,632,141	17	2	Loans on the society's policies (within their surrendered value)...	95,481	16	3
Claims admitted and announced, but not paid.....	30,756	4	0	Investments—			
				British Government securities	27,225	10	6
				Indian and Colonial Government securities.	134,487	12	2
				Railway guaranteed stock.....	24,940	0	0
				Railway debenture stock.....	7,840	0	0
				Railway preference and preferred stock.....	377,219	2	9
				House property (office premises, 32, Moorgate Street).....	3,483	1	3
				Wesleyan Methodist chapels (trustees of)	173,515	0	0
				Other Methodist chapels (trustees of)	10,690	0	0
				Congregational chapels (trustees of)	33,850	0	0
				Baptist chapels (trustees of).....	37,205	0	0
				Local Boards (secured on Parliamentary rates)	230,485	19	1
				Agents' balances (premiums in course of collection).....	41,394	9	7
				Outstanding premiums (head office).	5,610	3	8
				Half credit premiums.....	25,259	9	6
				Outstanding interest.....	1,451	17	1
				Accrued interest (to 31st December, 1879).....	27,050	7	9
				Cash in hand and on current account	1,191	8	7

THE SUN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—THOMAS WORKMAN.

Head Office—Montreal.

Manager and Secretary—R. MACAULAY.

Organized or Incorporated, 1865. Amended in 1870 and 1871.

(Commenced business in Canada, May, 1871.)

CAPITAL.

Amount of joint stock capital authorized	\$1,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash.....	62,500 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the Company (market value, \$77,400).....	\$38,703 97
Amount secured by way of loan on real estate by bond or mortgage, first liens.....	106,528 07

Stocks, bonds and debentures owned by the Company, viz.:—

	Par Value.	Market Value.
Montreal Loan and Mortgage Company.....	\$37,500 00	\$36,562 50
Montreal Bank Stock	29,000 00	39,947 50
Exchange Bank.....	10,000 00	3,950 00
Molson's Bank.....	2,000 00	1,540 00
Stratford debentures.....	30,000 00	30,000 00
Belleville do	6,000 00	6,000 00
Côté St. Louis debentures.....	20,000 00	21,223 00
Total par and market value.....	\$184,500 00	\$139,223 00

Carried out at market value	\$139,223 00
Amount of loans made in cash to policy holders on the Company's policies assigned as collaterals.....	7,095 48
Cash on hand and in banks.....	46,949 79
Bills receivable	6,642 04
Total	\$345,142 35

OTHER ASSETS.

Interest due	\$1,063 48
do accrued.....	1,790 80
Total	2,854 28
Rents due and accrued.....	208 78
Gross premiums due and uncollected on policies in force.....	\$27,836 72
Gross deferred premiums.....	16,889 82
Gross outstanding and deferred premiums.....	\$44,746 54
Deduct cost of collection at 10 per cent.....	4,474 65
Net outstanding and deferred premiums.....	\$40,271 89
Office furniture	723 07
Sundry accounts due the Company.....	1,729 06
Quebec Government stamp account.....	655 43
Due for re-insurance.....	6,192 46
Total assets.....	\$397,777 32

SUN MUTUAL LIFE—*Continued.*

LIABILITIES.

* Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$292,416 28
Deduct net value of policies re-insured in other companies.	366 27
Net re-insurance reserve....	\$292,050 01
Claims for death losses adjusted but not due (since paid).....	4,000 00
Half-yearly dividend to stockholders, due 1st January, 1880.....	2,500 00
Debentures—Sinking fund.....	1,549 70
Sundry amounts to cover contingencies.....	1,000 00
Total liabilities—Life Department	\$301,099 71
Liabilities—Accident Department.....	6,944 00
Total liabilities (exclusive of capital stock).....	\$308,043 71
Surplus as regards policy holders.....	\$89,733 61
Capital stock paid up.....	62,500 00
Surplus over all liabilities and capital.....	\$27,233 61

INCOME DURING THE YEAR.

(Life Department.)

Gross cash received for premiums.....	\$102,031 37
Deduct premiums paid to other companies for re-insurances.....	187 70
Total life premium income.....	\$101,843 67
Amount received for interest.....	21,773 97
do do rents.....	355 81
Total income.....	\$123,973 45

EXPENDITURE DURING THE YEAR.

(Life Department.)

Cash paid for death claims (of which \$5,500 accrued previous to 1879).....	\$17,415 00
Cash paid for surrendered policies.....	5,519 47
Cash paid for interest or dividends to stockholders	5,000 00
Cash dividends and rebates paid to policy-holders (including \$159.90 bonus additions to death claims)	1,458 39
Commissions, salaries and other expenses of officials..	30,878 30
Taxes, licenses, fees or fines	744 80
All other expenditure, viz. :—	
Opening and establishing agencies, \$2,089.75; rent, fuel, gas, &c., &c., \$1,315.16; law charges, \$527.43; advertising, printing, &c., \$1,461.10; medical fees, \$3,385.32	9,378 76
Total expenditure	\$70,394 72

* On the basis of the Institute of Actuaries, H.M. Table, with $4\frac{1}{2}$ p.c. interest. Computed by Department.

SUN MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	524*	
Amount of said policies.....		\$818,600 00*
Number of policies become claims in Canada during the year.....	11	
Amount of said claims.....		18,000 00
Number of policies in force in Canada at date.....	2,262	
Amount of said policies.....		\$3,615,124 95
Bonus additions		17,657 85
Total.....		\$3,632,782 80
Amount of said policies re-insured in other licensed companies in Canada.....		10,000 00
Net amount of policies in force at 31st December, 1879		3,622,782 80

Number and amount of policies terminated during the year in Canada :

(1) By death.....	11	\$18,000 00
(2) By expiry.....	1	2,000 00
(3) By surrender	23	63,353 00
(For which cash value has been paid \$5,519.47.)		
(4) By surrender, \$135,000.00.		
(For which paid-up policies have been granted to amount of \$40,437.85)		
Difference of amounts carried out		94,562 15
(5) By lapse.....	517	807,900 00
Total	552	\$985,815 15

Policies in force at beginning of year.....	2,056	\$3,374,683 43
Policies issued during the year, including ³ revived, 6 for \$9,000 ...	812	1,285,627 85
Policies terminated as above and by change to paid up policies....	605	1,026,253 00
Policies terminated by reduction.....		18,933 33
Gross policies in force at date of statement.....	2,262	3,615,124 95

Bonus additions—\$17,657.85.

Number of insured lives at beginning of year.....	1,969
Number of new insurers during the year.....	684
Number of deaths during the year among insured.....	11
Number of insured whose policies have been terminated during the year otherwise than by death.....	500
Number of insured lives at date of statement.....	2,142

Subscribed and sworn to, 27th April, 1880, by

THOMAS WORKMAN,
President.

R. MACAULAY,
Manager and Secretary.

(Received, 28th April, 1880.)

* These figures are under the truth. A much severer test, as regards what constitutes "taken-up policies" than that of former years, has been applied which reduces the amounts under this heading very greatly for the first year after its adoption.

 THE TORONTO LIFE ASSURANCE AND TONTINE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—WILLIAM J. MACDONELL. | *Secretary*—ARTHUR HARVEY.*Head Office*—Toronto.

(Organized or Incorporated March 2nd, 1872; Commenced business in Canada, September 1st, 1872.)

CAPITAL.

Amount of joint stock capital authorized.	\$500,000 00
Amount of joint stock capital subscribed.	104,200 00
Amount of joint stock capital paid up in cash.	28,760 61

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Real estate (less encumbrances) held by the Company.	\$2,933 19
Amount secured by way of loan on real estate by bond or mortgage, first liens.	17,961 31
The same, second liens.	2,761 92
Amount of loans made in cash to policy-holders on the Company's policies assigned as collaterals.	463 86

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
Town of Belleville debentures.	\$17,000 00	\$16,830 00
Town of Stratford do.	5,050 00	5,302 50
City of Toronto do.	2,400 00	2,496 00
Village of Bracebridge do.	600 00	570 00
Town of Brampton do.	2,500 00	2,400 00
Township of Macaulay do.	500 00	475 00
Village of Parkdale do.	2,000 00	1,900 00

Total par and market value.	\$30,050 00	\$29,973 50
-------------------------------------	-------------	-------------

Carried out at market value.	29,973 50
Cash in Merchants' Bank, Toronto.	759 95
Bills receivable.	119 77
Agents' ledger balances.	818 70
Total.	\$55,792 20

OTHER ASSETS.

Interest due.	\$154 12
Interest accrued.	934 75
Total carried out.	1,088 87
Gross premiums due and uncollected on policies in force.	\$1,321 66
Gross deferred premiums on policies in force.	682 94
Total outstanding and deferred premiums.	\$2,004 60
Deduct cost of collection at 10 per cent.	68 29
Net outstanding and deferred premiums.	1,936 31
Unpaid calls on stock.	543 74
Sundry debtors.	35 77
Total assets.	\$59,396 89

TORONTO LIFE ASSURANCE AND TONTINE—*Continued.*

LIABILITIES.

*Net amount of re-insurance reserve.....	\$22,672 22
Claims for death losses adjusted but not due	930 00
Total liabilities.....	<u>\$23,602 22</u>
Surplus on policy-holders' account.....	\$35,794 67
Capital stock paid up in cash and unpaid calls	<u>29,304 35</u>
Surplus above all liabilities and capital called up.....	<u>\$6,490 32</u>

INCOME.

Cash received for premiums.....	\$4,371 55
Premium notes, loans or liens taken in part payment of premiums.....	<u>302 55</u>
Total premium income.....	\$4,674 10
Amount received for interest or dividends.....	3,814 73
do rent.....	<u>190 30</u>
Total income	<u>\$8,679 13</u>

EXPENDITURE.

Cash paid for surrendered policies.....	\$510 99
Cash paid to stockholders for interest or dividends	2,271 42
Commission, salaries and other expenses of officials.....	<u>1,246 64</u>
Taxes, licenses, fees or fines, and law expenses.....	35 25

Miscellaneous payments, viz:—

Postage, telegraph and express, \$64.97; printing and stationery, \$92.72; advertising, \$1.25; sundries, \$27.35.....	<u>189 29</u>
Total expenditure.....	<u>\$4,253 59</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	19	\$17,606 00
Amount of said policies		
Number of policies become claims in Canada during the year....	1	1,000 00
Amount of said claim.....		
Number of policies in force in Canada at date.....	170	163,609 14
Amount of said policies		

* Reserve at $4\frac{1}{2}$ per cent., based on Institute of Actuaries, H.M. Table, computed by department.

TORONTO LIFE ASSURANCE AND TONTINE—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
(1.) By death.....	1	\$1,000 00
(2.) By surrender.....	7	7,150 00
(For which cash value has been paid, \$510.99.)		
(3.) By surrender, \$10,000.		
(For which paid-up policies have been granted to amount of \$2,601.)		
Difference of amounts carried out.		7,399 00
(4.) By lapse	43	47,938 00
Total.....	51	\$63,487 00
<hr/>		
Policies in force at beginning of year.....	202	\$209,490 14
Policies issued during the year.....	19	17,006 00
Policies terminated.....	51	63,487 00
Policies in force at date of statement.....	170	163,609 14

Number of insured lives at beginning of year.....	197
Number of new insurers during the year.....	18
Number of deaths during the year among insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	48
Number of insured lives at date of statement.....	106

Subscribed and sworn to, 5th March, 1880, by

W. J. MACDONELL,
President.

A. HARVEY,
Secretary.

(Received, 6th March, 1880.)

 THE TRAVELERS' INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JAMES G. BATTERSON.

Secretary—RODNEY DENNIS.

Principal Office—Hartford, Conn., U.S.

Agent in Canada—THOMAS SIMPSON.

Head Office in Canada—

114, St. Fran. Xavier St., Montreal.

(Organized or Incorporated, June 17th, 1863. Commenced business in Canada,
July 1st, 1865.)

CAPITAL.

Amount of capital authorized.....	\$1,000,000 00
Amount subscribed for and paid up in cash.....	600,000 00

Amount of premiums received in cash during the year on life policies in Canada.....	\$89,690 85.
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Amount paid during the year on claims in Canada, viz.:—

On account of death claims.....	\$10,085 00
do matured endowments.....	1,000 00
Net amount paid on account of claims.....	\$11,085 00
Amount paid for surrendered policies.....	7,353 62
Total net amount paid to policy-holders in Canada....	\$18,438 62

ASSETS IN CANADA.

United States bonds in deposit with Receiver-General.....	\$100,000 00
Municipal debentures.....	29,000 00
Real estate in Canada owned.....	2,400 00
Cash in hand and in banks in Canada.....	12,561 92
Total assets in Canada.....	\$143,961 92

LIABILITIES IN CANADA.

(Under policies issued previous to 31st March, 1878.)

* Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$390,543 90
Deduct amount of deferred and outstanding premiums, less cost of col- lection at 10 per cent.....	12,151 14
Difference carried out.....	\$378,392 76
Total net liabilities to said policy-holders in Canada...	\$378,392 76

* Reserve at 4½ per cent., Institute H.M. Tables, computed by Department.

TRAVELERS'—*Continued.*

LIABILITIES IN CANADA.

(Under policies issued subsequent to 31st March, 1878.)

* Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$26,589 53
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 per cent.....	5,810 70
Difference carried out.....	\$20,778 83
Total net liabilities to said policy-holders in Canada...	\$20,778 83
Total net liabilities to all policy-holders in Canada....	\$399,171 59

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	215	
Amount of said policies.....		\$336,150 00
Number of policies become claims in Canada during the year....	6	
Amount of said claims.....		10,085 00
Number of policies in force in Canada at date.....	2,203	
Amount of said policies.....		3,072,782 00

Number and amount of policies terminated during the year in Canada:—

(1.) By death	6	\$9,930 00
(2.) By maturity..	1	1,000 00
(3.) By surrender and change, \$181,115. (For which cash value has been paid, \$7,353.62, and paid-up policies granted to amount of \$44,036.)		
Difference of amounts carried out.		137,079 00
(4.) By lapse.....	146	217,538 00
Total	153	\$365,547 00

Policies in force at beginning of year.....	2,141	\$3,102,179 00
Policies issued during the year.....	215	336,150 00
Policies terminated.....	153	365,547 00
Policies in force at date of statement.....	2,203	3,072,782 00

Number of insured lives—No return.

Subscribed and sworn to, 10th April, 1880, by

THOMAS SIMPSON.

(Received, 12th April, 1880.)

* Reserve at $4\frac{1}{2}$ per cent., Institute H.M. Tables, computed by Department.

TRAVELERS'—*Concluded.*

GENERAL BUSINESS, LIFE, FOR THE YEAR ENDING 31ST DECEMBER, 1879.

INCOME DURING THE YEAR 1879.

Total premium income.....	\$1,426,650 36
Cash received for interest and dividends.....	254,223 99
do as discount on claims paid in advance.....	588 39
do for rents.....	9,038 60
Total income.....	<u>\$1,690,502 34</u>

DISBURSEMENTS DURING THE YEAR 1879.

Total amount paid for losses and matured endowments.....	\$534,425 02
Cash paid to annuitants.....	1,150 00
Cash paid for surrendered policies.....	35,594 98
Cash paid to stockholders for interest and dividends.....	72,000 00
General expenses.....	597,297 16
Total disbursements.....	<u>\$1,240,377 16</u>

ASSETS.

Cost value of real estate (no encumbrances).....	\$941,556 38
Loans on bonds or mortgages (first lien) on real estate.....	2,015,523 91
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	1,500 00
Loans made in cash to policy-holders on this Company's policies assigned as collateral.....	1,700 00
Cost value of stocks and bonds owned.....	1,724,379 64
Cash on hand and in banks.....	353,855 01
Agents' balances and bills receivable.....	27,443 30
	<u>\$5,065,957 24</u>
Deduct depreciation from cost of assets.....	216,981 65

Total net or ledger assets, less depreciation.....\$4,848,975 59

OTHER ASSETS.

Interest accrued.....	\$51,015 37
Net amount of uncollected and deferred premiums.....	83,442 76
Total assets.....	<u>\$4,983,433 72</u>
Including items not admitted.....	<u>27,443 30</u>

LIABILITIES.

Net re-insurance reserve.....	\$3,147,868 66
Total unsettled claims.....	188,466 00
Amount due on account of salaries, rent, &c.....	10,000 00
Liabilities on policy-holders' account.....	<u>\$3,346,274 66</u>
Gross surplus on policy-holders' account.....	<u>\$1,609,715 76</u>

RISKS AND PREMIUMS.—(LIFE POLICIES.)

Number of policies issued during the year.....	1,771
Amount of said policies.....	\$2,812,459 00
Number of policies terminated during the year.....	1,549
Amount terminated.....	2,899,682 00
Number of policies in force at date.....	11,352
Net amount in force.....	18,182,132 00

 THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

<i>President</i> —JOHN E. DEWITT.	|	<i>Secretary</i> —JAMES P. CARPENTER.
<i>Home Office</i> —Augusta, Maine.	|	<i>Directors' Office</i> —Boston, Mass..
<i>Agent in Canada</i> —WILLIAM MULOCK.	|	<i>Head Office in Canada</i> —Toronto.

(Organized or Incorporated, July 17th, 1848.)

NO CAPITAL.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$85,621 71
Gross amount of notes, loans or liens taken during the year in payment of premiums in Canada.....	6,069 00
Total net premium income in Canada.....	<u>\$91,690 71</u>

Amount paid during the year on claims in Canada, viz.:

On account of death claims.....	\$35,325 00
On account of matured and discounted endowments.....	13,308 00
Net amount paid on account of claims.....	\$48,633 00
(Of which \$16,650 accrued in 1878.)	
Amount paid for surrendered policies.....	13,753 12
Amount paid for dividends or bonuses to policy-holders, and reduction of premium.....	3,497 34
Total net amount paid to policy-holders in Canada.....	<u>\$65,833 46</u>

ASSETS IN CANADA.

U.S. bonds (4's. of 1907) in deposit with Receiver-General.....	\$100,000 00
District of Columbia bonds, do do.....	10,000 00
Mortgages on real estate in Canada.....	4,000 00
Accrued and past due interest on same.....	167 98
Total assets in Canada.....	<u>\$114,167 98</u>

LIABILITIES IN CANADA.

(Under policies issued previous to 31st March, 1878.)

Amount of claims on policies in Canada unsettled but not resisted.....	\$11,270 80
Amount of claims in Canada resisted (accrued in previous years).....	2,000 00
Unpaid dividends.....	370 50
Premiums paid in advance, net.....	1,122 91
*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$478,503 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p.c.....	\$7,974 40
Also deduct premium notes.....	56,874 00
Accrued and past due interest on same.....	1,885 47
	<u>66,733 87</u>
Difference carried out.....	411,769 13
Total net liability to said policy-holders in Canada.....	<u>426,533 34</u>

* Based on American Experience Table of mortality, $4\frac{1}{2}$ p.c. interest.

UNION MUTUAL LIFE—*Continued.*

LIABILITIES IN CANADA.

(Under policies issued subsequent to 31st March, 1878.)

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$11,042 00
Deduct amount of deferred and outstanding premiums, less cost of collection at 10 p.c.....	2,749 50
Difference carried out.....	8,292 50
Premiums paid in advance, net.....	4,307 55
Total net liabilities to said policy-holders in Canada....	<u>\$12,600 05</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	167	
Amount of said policies.....		\$277,850 00
Number of policies become claims in Canada during the year (exclusive of discounted endowments).....	29	
Amount of said claims.....		43,703 80
Number of policies in force in Canada at date.....	1,746	
Amount of said policies.....		2,732,914 00

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death.....	18	\$30,965 00
2. By maturity and discounted.....	12	13,308 00
3. By expiry.....	3	6,000 00
4. By surrender.....	61	35,551 00
(For which cash value has been paid \$13,753.12.)		
5. By surrender, \$50,212.00.		
(For which paid-up policies have been granted to amount of \$15,550.00.)		
Difference of amount carried out.....		34,662 00
6. By lapse.....	184	308,000 00
Total.....	<u>278</u>	<u>\$428,486 00</u>

Policies in force at beginning of year.....	1,844	\$2,865,343 00
Policies issued during the year, and restored and increased.....	301	452,445 00
Policies terminated as above, and by change to paid-up policies...	323	444,036 00
Policies decreased.....		32,938 00
Policies not taken.....	76	107,900 00
Policies in force at date of statement.....	1,746	2,732,914 00

No return as to insured lives.

Subscribed and sworn to, 1st March, 1880, by

DANIEL SHARP,
Vice-President.
J. P. CARPENTER,
Secretary.

(Received, 4th March, 1880.)

* Based on American Experience Table of mortality, 4½ p.c. interest.

UNION MUTUAL LIFE—*Concluded.**General Statement for the Year ending 31st December, 1879.*

BALANCE SHEET.

Dr.		Cr.	
To re-insurance fund American Experience, $4\frac{1}{2}$ per cent.....	\$5,967,535 00	By cash in banks.....	\$161,167 83
Claims in course of settlement.....	222,893 93	do office	810 50
Premiums paid in advance, net....	70,843 92	do transit (since received)....	1,769 00
Unpaid dividends to policy-holders	5,127 08	United States bonds.....	292,193 75
Endowments due and unpaid.....	8,050 00	City bonds	330,073 86
Surrender values unpaid.....	349 55	Real estate.....	2,263,828 52
Contingent reserve for unpaid bills and all other items.....	8,796 00	Mortgages	2,361,228 32
Surplus as regards policy-holders.	601,202 73	Loans on policies.....	1,119 89
		Bills receivable	7,340 00
		Premium notes	1,148,488 29
		Agents' balances (secured)	5,150 76
		Net assets, 31st December, 1879...	6,578,170 72
		Add other assets:—	
		By Deferred premiums.....	74,196 10
		Premiums in course of collection.	27,726 36
		Accrued rents	4,995 89
		do interest.....	69,988 83
		Past due do	129,720 31
	<u>\$6,884,798 26</u>	Gross assets 31st December, 1879.	\$6,884,798 26

 THE UNITED STATES LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—JAMES BUELL.*Secretary*—C. P. FRALEIGH.*Principal Office*—New York City.*Agent in Canada*—*Head Office in Canada*—

(Organized or Incorporated, February, 1850.)

CAPITAL.

Amount of capital authorized.....	\$1,000,000 00
Amount subscribed for and paid up in cash.....	250,000 00
Surplus capital	170,000 00

Amount of premiums received in cash during the year on life policies in Canada.....	\$1,706 92
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Amount paid during the year on claims in Canada.....	None.
Amount paid for surrendered policies.....	\$339 52
Amount paid for dividends or bonuses to policy-holders.....	47 90

Total net amount paid to policy-holders in Canada.....	\$387 42
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ASSETS IN CANADA.

United States bonds in deposit with Receiver-General	\$70,000 00
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LIABILITIES IN CANADA.

Amount computed to cover the net reserve on all outstanding policies in Canada	\$10,247 00
Deduct amount of deferred and outstanding Premiums, less cost of collection at 10 per cent.....	211 95
Difference carried out	\$10,035 05
Total net liability to policy-holders in Canada.....	\$10,035 05

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	None.
Number of policies in force in Canada at date.....	28
Amount of said policies	\$49,665 00

UNITED STATES LIFE—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
(1) By expiry.....	1	\$4,000 00
(2) By surrender.....	1	2,500 00
(For which cash value has been paid \$339.52).		
(3) By surrender, 7 policies for \$40,000.		
(For which paid-up policies have been granted to amount of \$3,690—6 policies.)		
Difference of amount carried out.....	1	\$36,310 00
Total.....	3	\$42,810 00
<hr/>		
Policies in force at beginning of year	31	\$92,475 00
Policies terminated.....	3	42,810 00
Policies in force at date of statement.....	28	49,665 00

Number of insured lives—No return.

Subscribed and sworn to, 24th April, 1880, by

GEO. H. BURFORD.

(Received, 26th April, 1880.)

STATEMENTS

MADE BY

ACCIDENT, GUARANTEE, PLATE-GLASS

AND

STEAM BOILER

INSURANCE COMPANIES.

IN ACCORDANCE WITH THE CONSOLIDATED INSURANCE ACT, 1877.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF **ACCIDENT, GUARANTEE AND STEAM BOILER** INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDING 31ST DECEMBER, 1879.

ACCIDENT.

The Accident Insurance Company of Canada.
The Citizens' Insurance Company of Canada.
The Sun Mutual Life Insurance Company of Montreal.
The Toronto Life Assurance and Tontine Company.
The Travelers' Insurance Company of Hartford, Conn.

GUARANTEE.

The Canada Guarantee Company (Montreal.)

PLATE-GLASS INSURANCE COMPANY.

The Metropolitan Plate-Glass Insurance Company of New York. Head Office in Canada, Montreal. (No license, but permission granted.)

STEAM BOILER INSURANCE COMPANIES.

The Canadian Steam Users' Insurance Association.
The London Mutual Boiler Insurance Company.

THE ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—SIR A. T. GALT, G.C.M.G. | *Manager and Secretary*—EDW. RAWLINGS.*Head Office*—Montreal.

Organized and commenced business in Canada, 1874.

CAPITAL.

Authorized	\$250,000 00
Subscribed	108,480 00
Paid up in cash	27,120 00

(For List of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds held by the Company:—

	Par Value.	Market Value.
Montreal harbor bonds	\$18,000 00	\$19,420 00
Montreal and Champlain bonds	4,866 67	4,769 34
Montreal warehousing bonds	9,733 33	9,733 33
New city gas stock	4,000 00	4,601 00
Dominion stock	549 67	556 54
	<u>\$37,149 67</u>	<u>\$59,080 21</u>

Carried out at market value	\$39,080 21
Cash on hand and at bankers	4,539 77
Agents' balances	5,341 63
Bills receivable	154 00
Accrued interest on investments	685 92

Total assets	<u>\$49,801 53</u>
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LIABILITIES.

Reserve for unearned premiums	\$6,417 18
Net amount of losses claimed but not adjusted	2,111 42*
Provision for Directors' fees	1,000 00
Commission on agents' balances (reported)	1,068 32
Dividend to 31st December, payable 6th January, 1880	1,084 80
Total liabilities	<u>\$11,681 72</u>

Surplus as regards policy-holders	\$38,119 81
Paid-up capital due to shareholders	27,120 00
Net surplus over and above all liabilities, absolute and contingent	<u>\$10,999 81</u>

INCOME.

Cash received for premiums	\$23,154 80†
Interest received	1,954 71
Total income	<u>\$25,109 51</u>

* All settled, January, 1880.

† This is exclusive of agents' balances reported, \$5,341.63.

ACCIDENT—*Concluded.*

EXPENDITURE.

Losses paid.....	5,530 03
Bonus to policy-holders.....	669 75
Dividend to shareholders at 8 p.c.....	2,165 60
Commissions.....	5,024 81
General expenses.....	\$9,550 73
Total expenditure.....	<u>\$22,940 92</u>

RISKS AND PREMIUMS.

Total number of policies issued and renewed during the year....	3,096
Total amount assured thereunder.....	\$4,210,000 00
Total premiums thereon	<u>24,949 76</u>

Total number of policies in force at date.....	2,164
Total net amount in force.....	\$3,189,000 00
Total premiums thereon	<u>19,253 25</u>

Subscribed and sworn to, 13th August, 1880, by

D. LORN MacDOUGALL,

Director.

EDWARD RAWLINGS,

Manager

(Received, 14th August, 1880.)

 THE CITIZENS' INSURANCE COMPANY OF CANADA.

 STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

ACCIDENT DEPARTMENT.

	No.	Amount.
Number and amount of policies reported as taken during the year, new and renewed.....	460	\$893,000 00
Amount of premiums on said policies.....		4,108 90
Number and amount of policies in force, 31st December, 1879....	345	610,500 00
Amount of premiums on said policies.....		3,390 25
Number and amount of claims made during the year.....	25	517 80
Claim unadjusted (since paid)		60 00

INCOME.

Net cash received for premiums.....	\$3,532 10
do rents and interest.....	774 66
Total cash income.....	<u>\$4,306 76</u>

EXPENDITURE.

Bonus to policy-holders.....	\$402 50
Cash paid for losses.....	457 80
Working expenses, including commissions, salaries, rent, &c.....	1,970 26
Total cash expenditure.....	<u>\$2,830 56</u>

(For Assets and Liabilities, see Fire Return.)

Subscribed and sworn to, 18th March, 1880, by

HUGH ALLAN,
President.

GERALD E. HART,
General Manager.

(Received, 20th March, 1880.)

 THE SUN MUTUAL LIFE INSURANCE COMPANY OF MONTREAL.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

 ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums.....	\$1,944 00
Resisted claim in 1876.....	5,000 00
Total.....	<u>\$6,944 00</u>

INCOME.

Net cash received for premiums.....	\$4,765 86
Premiums in agents' hands.....	1,144 73
Total income.....	<u>\$5,910 59</u>

DISBURSEMENTS.

Claims paid during the year.....	<u>\$1,205 80</u>
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NEW BUSINESS.

Amount of policies reported as taken during the year.....	\$933,500 00
Premiums thereon.....	3,039 11
Number of policies issued during the year, new and renewed....	489
Amount in force at the end of the year.....	918,500 00
Premiums thereon.....	5,032 73

 Subscribed and sworn to, 27th April, 1880, by

 THOMAS WORKMAN,
President.

 R. MACAULAY,
Manager and Secretary.

(Received, 28th April, 1880.)

THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

Total premiums received during the year on policies in Canada. \$25,043 87

Amount paid during the year on claims in Canada..... \$12,822 87

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unsettled but not resisted..... \$5,000 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2,010	
Amount of said policies.....		\$3,783,000 00
Number of policies become claims in Canada during the year....	2	
Amount of said claims.....		17,282 87

Subscribed and sworn to, 9th April, 1880, by

THOMAS SIMPSON.

(Received, 12th April, 1880.)

 THE CANADA GUARANTEE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—SIR A. T. GALT, G.C.M.G. | Manager and Secretary—
EDWARD RAWLINGS.

 Head Office—Montreal.

CAPITAL.

Amount of capital authorised.....	\$500,000 00
Amount subscribed.....	208,900 00
Liability of shareholders, double.....	417,800 00
Amount paid up in cash.....	51,380 00

(For List of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds held by the Company, viz. :—

	Par Value.	Market Value.
*Montreal corporation bonds.....	\$22,000 00	\$23,010 00
*Montreal harbor bonds.....	15,000 00	16,605 00
do do	12,000 00	13,055 00
Montreal corporation bonds.....	13,500 00	14,395 00
*Montreal warehousing bonds.....	9,733 33	9,733 33
Montreal and Champlain bonds.....	3,893 33	3,815 46
*Victoria, B.C., waterworks bonds	10,000 00	11,000 00
*Dominion stock.	399 67	406 66
Compton County bonds	2,433 33	2,384 66
Total par and market value.....	\$88,959 66	\$94,405 11

Carried out at market value	94,405 11
Special deposit in Bank of Montreal.....	10,000 00
Cash on hand and in bank.....	18,945 00
Agents' balances, less 15 p. c. commission.....	2,500 38
Office furniture (safes, &c.).....	1,784 63
Accrued interest on investments.....	1,191 93
Bills receivable	696 75
Mortgage on property at Windsor.....	1,135 00
Total assets.....	\$ 130,644 80

LIABILITIES.

Provision for unearned premiums	\$13,868 40
do claims in abeyance	25,000 00
do Directors' fees	1,500 00
do rent and taxes (2 months).....	177 77
Dividend to 31st December, payable 6th January, 1880.....	2,049 20
Unclaimed dividends	218 11
Total liabilities	\$42,813 48

 *Deposited with Receiver-General.

CANADA GUARANTEE—*Continued.*

Surplus as regards policy-holders.....	\$87,831 32
Paid-up capital due to shareholders.....	51,380 00
Net surplus over and above all liabilities, absolute and contingent.....	<u>\$36,451 32</u>

INCOME.

Cash received for premiums	\$46,227 95
Interest received.....	4,488 15
Claims recovered.....	1,364 80
Total income.....	<u>\$52,080 90</u>

DISEURSEMENTS.

General working expenses, including advertising, rent, travelling, postage and parcels, telegrams, printing, stationery, office charges, special reports, correspondents, Inspector's expenses, salaries and law charges.....	\$11,991 88
Commissions	3,450 02
Directors' and Auditors' fees.....	1,562 50
Dividends to shareholders.....	3,567 05
Bonus to policy-holders, and premiums returned to ditto.....	3,786 70
Re-insurance.....	50 00
Losses paid	12,771 86
Loss on sale of investments and on agents' balances.....	939 26
Total disbursements.....	<u>\$38,119 21</u>

BUSINESS.

Total number of policies in force	3,432
Total amount assured.....	\$4,663,500 00
Total annual premiums thereon	45,123 00

GROSS ASSETS AND RESOURCES OF THE COMPANY, 31ST DECEMBER, 1879.

Funds in hand as per statement.....	\$130,644 80
Balance of subscribed capital at call.....	157,520 00
Double liability.....	208,900 00
Total.....	<u>\$497,064 80</u>

CLAIMS.

Number of claims made in 1879 20

Losses paid in 1879 :—

For claims prior to 1879	6	\$5,274 89
do during 1879	14	7,496 91

Total..... 20 \$12,771 80

CANADA GUARANTEE.—*Concluded.*

Claims filed and outstanding awaiting necessary proof of loss, prior to 1879, 1; during 1879, 3; total.....	4	\$14,998 13
(\$10,000 since paid, January, 1880).		
In suit, on cases prior to 1879	2	\$4,224 04
do do during 1879	3	12,300 00
Total.....	5	16,524 04
Gross amount outstanding.....	9	\$31,522 17
Estimated by Directors at.....		25,000 00

Subscribed and sworn to, 30th March, 1880, by

JOHN RANKIN,
Vice-President.

EDWARD RAWLINGS,
Manager.

(Received, 31st March, 1880.)

 THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

 GUARANTEE DEPARTMENT.

Number and amount of policies reported as taken during the year, new and renewed.....	807	\$1,700,250 00
Amount of premiums on said policies.....		14,367 68
Number and amount of policies in force at 31st December, 1879. 783		1,595,900 00
Amount of premiums on said policies.....		13,591 84
do claims made during the year.....		21,256 81
Claims unadjusted.....		\$10,475 00
Claims contested, 1877.....		24,467 00
Total amount of unsettled claims.....		<u>\$34,942 00</u>

 INCOME.

Net cash received for premiums.....	\$13,638 50
do interest and rent.....	2,107 54
Recovered on account of claims.....	1,572 21
Total cash income.....	<u>\$17,318 25</u>

 EXPENDITURE.

Cash paid for losses accrued in 1877.....	\$594 61
do do 1879.....	10,781 81
Total.....	<u>\$11,376 42</u>
General working expenses, including salaries, Directors' fees, rent, commission, law charges, &c.....	4,332 31
Total cash expenditure.....	<u>\$15,708 73</u>

(For Assets and Liabilities, see Fire Statement.)

Subscribed and sworn to, 18th March, 1880, by

HUGH ALLAN,

President.

GERALD E. HART,

General Manager.

(Received, 20th March, 1880.)

THE METROPOLITAN PLATE-GLASS INSURANCE COMPANY OF
NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

Amount of capital stock—and paid-up..... \$100,000 00

ASSETS.

U.S. 4½ per cent. bonds—market value.....	\$122,047 50
Cash in bank and on hand	8,961 33
Debts for premiums	3,777 80
Debts otherwise secured.....	2,200 37
All other securities.....	4,607 77
 Total assets	 \$141,594 77

LIABILITIES.

Losses adjusted and not due:	\$893 83
All other claims against the Company.....	1,276 17
Amount necessary to re-insure outstanding risks.....	25,697 20
 Total liabilities.....	 \$27,867 25

Premiums received in Canada..... \$1,988 29

Subscribed and sworn to by

HENRY HARTEAU,
President.

THOS. S. THORP,
Secretary.

NEW YORK, 9th March, 1880.

(Received, 11th March, 1880.)

 THE CANADIAN STEAM USERS' INSURANCE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1879.

President—SIR ALEX. CAMPBELL.*Chief-Engineer*—GEORGE C. ROBB.*Vice-President*—HON. J. McMURRICH.*Secretary-Treasurer*—A. F. JONES.*Head Office*—Victoria Chambers, 9 Victoria Street, Toronto.

CAPITAL.

Amount of joint stock capital authorized.....	\$500,000 00
Amount subscribed for.....	100,000 00
Amount paid-up.....	<u>20,020 00</u>

(For List of Stockholders, see Appendix.)

INCOME.

Premiums.....	\$6,012 59
Special services rendered.....	168 50
Interest on investments.....	1,320 50
	<u>\$7,501 59</u>

EXPENDITURE.

General expenses, including salaries, rent, &c.....	\$4,732 22
Travelling expenses.....	1,031 71
Commission to agents.....	310 67
Advertising.....	147 25
Claims paid—Loss occurred in 1878.....	4 64
	<u>\$6,226 49</u>

ASSETS.

Investments :—

	Cost.	Market Value.	
\$5,000 Building and Loan Association stock.....	\$5,937 50	\$4,550 00	
\$3,900 Imperial Loan and Investment Company's stock.	4,268 00	4,095 00	
\$4,260 Western Assurance Company's stock.....	6,087 00	6,262 20	\$14,907 20
Bills receivable for calls on stock.....			582 60
do premiums.....			50 00
Premiums outstanding, including agents' balances.....			769 84
Special services rendered but not yet paid for.....			32 50
Dividends on investments accrued but not payable till after 1st January, 1880.....			650 50
Office furniture, including Inspectors' appliances.....			365 59
Cash on hand and in bank.....			561 64
Total assets.....			<u>\$17,919 87</u>

LIABILITIES.

Total amount insured \$545,250, under 211 policies of insurance.

Subscribed and sworn to, 9th March, 1880, by

J. McMURRICH,
*Vice-President.*A. F. JONES,
Secretary-Treasurer.

(Received, 19th March, 1880.)

LONDON MUTUAL BOILER INSURANCE COMPANY (LIMITED.)

Head Office—17 Queen Victoria St., London. G.B.

STATEMENT of business transacted at the Canadian Agency of the London Mutual Boiler Insurance Company (Limited), at Toronto, for the year ending 31st December, 1879.

Number of policies in force	84	
Amount at risk (from damage by explosion of steam boilers) covering buildings, boilers, machinery and stocks, in the Provinces of Ontario and Quebec.....		\$171,300 00
Amount of premiums received.....		2,049 00
Number of boilers inspected and insured by the Company.	113	
Amount paid for Inspectors' wages, travelling expenses and commissions		2,840 00
Amount paid for losses.....		4,030 00
No losses unsettled.		

W. ROWLAND,
General Agent.

Toronto, 31st December, 1879.

DOMINION ACTS PASSED DURING THE SESSION OF
1880, HAVING REFERENCE TO INSURANCE.

An Act respecting the Montreal Assurance Company.

An Act to amend the Act intituled "An Act to incorporate the Anchor Marine Insurance Company."

An Act to empower the Stadacona Fire and Life Insurance Company to relinquish their Charter and to provide for the winding up of their affairs.

An Act further to amend the Act therein cited incorporating the Canada Guarantee Company.

APPENDIX.

LIST OF SHAREHOLDERS.

THE ACCIDENT INSURANCE COMPANY OF CANADA.
LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed. for.	Amount Paid up in Cash.
		\$	\$
Alexander, William	Toronto.....	500	100
Anderson, Robert	Montreal.....	4,500	900
Brydges, C. J.	do	1,000	200
Burns, Adam	Halifax, N.S.....	200	40
Blaikie, John L.	Toronto.....	2,000	400
Campbell, Robert.....	Montreal.....	5,000	1,000
Craig, David J.	do	1,000	200
Cramp, Thomas.....	do	1,700	340
Davidson, Thomas	do	2,500	500
Dunn, T. H.	Quebec.....	500	100
Domville, James.....	St. John, N.B.....	500	100
Evans, Edward.....	Montreal.....	1,000	200
Ferrier, Hon. James.....	do	17,500	3,500
Foster, A. M.	do	2,000	400
Galt, Sir A. T.	do	14,500	2,900
Gagneau, Pierre.....	Quebec.....	500	100
Girdwood, G. P., M.D., in trust.....	Montreal.....	1,000	200
Hatton, J. C.	do	1,000	200
Kenny, Thos. E.....	Halifax, N.S.....	200	40
Lewis, F. J.	Peterborough.....	500	100
Mackay, Edward.....	Montreal.....	5,000	1,000
Macdougall, D. Lorn.....	do	5,000	1,000
Mackenzie, Thos.....	Sorel.....	1,000	200
McMurrich, Hon. Jno.....	Toronto.....	2,000	400
McInnes, Donald.....	Hamilton.....	400	80
Moore, Samuel.....	Quebec.....	1,000	200
Moore, William.....	do	1,000	200
Michie, James.....	Toronto.....	1,000	200
Morrow, J. B.	Halifax, N.S.....	200	40
Morton, G. K.	St. Thomas.....	1,000	200
Nicholson, J. W.....	St. John, N.B.....	500	100
Nicholson, Robert.....	Montreal.....	3,300	660
Rankin, John.....	do	5,000	1,000
Rawlings, Edward.....	do	5,500	1,100
Rose, James.....	do	5,000	1,000
Reekie, R. James.....	do	9,000	1,800
Ross, Jas. G.	Quebec.....	5,000	1,000
Robertson, Andrew.....	Montreal.....	5,000	1,000
Richardson, Dr. Jas. H.....	Toronto.....	1,000	200
Ramsay, A. G.	Hamilton.....	400	80
Robertson, James.....	Montreal.....	1,000	200
Rendell, G. M.....	do	2,000	400
Riddell, Alex. F.....	do	500	100
Simpson, Wm.....	do	1,000	200
Simpson, Dr. Thomas.....	do	1,000	200
Stuart, Ernest.....	do	1,000	200
Scott, Henry.....	Quebec.....	500	100
Sandford, W. E.....	Hamilton.....	100	20
Smith, Hon. D. A.....	Montreal.....	1,000	200
Stairs, Hon. W. J.....	Halifax, N.S.....	200	40
Tiffin, Thomas.....	Montreal.....	5,000	1,000
Thomson, D. C.....	Quebec.....	500	100
Torrance, Geo. W.....	Toronto.....	1,000	100
Turner, James.....	Hamilton.....	400	80
Withall, Wm.....	Quebec.....	1,000	200
Walker, Alexander.....	Montreal.....	5,000	1,000
Total		136,100	27,120

ANCHOR MARINE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Austin, James.....	Toronto.....	8,400	840
Allen, J. K.....	Newcastle.....	1,700	170
Bethune, R. H.....	Toronto.....	2,600	260
Breen, Jas., jr.....	Montreal.....	8,400	840
Briggs, Thomas.....	Kingston.....	8,400	840
Britton, B. M.....	do.....	8,400	840
Bunton, W.....	Burlington.....	8,400	840
Barrett, R. G.....	Toronto.....	5,000	500
Burns, John.....	do.....	7,500	750
Cartwright, Jas. S.....	Napanee.....	4,200	420
Cartwright, John R.....	Cobourg.....	4,200	420
Cluxton, W.....	Peterboro'.....	3,400	340
Coffee, L., & Co.....	Toronto.....	8,400	840
Copp, Clark & Co.....	do.....	4,200	420
Cramp, Thomas.....	Montreal.....	5,000	500
Davidson, D.....	Toronto.....	5,000	500
Downey, John.....	do.....	8,400	840
DeWolf, Thos. L.....	Halifax.....	5,000	500
DeVeber, J. S. B.....	St. John, N.B.....	3,000	300
Downey, R., & Bro.....	Napanee.....	1,200	120
Dundas, J. R.....	Lindsay.....	4,200	420
Elliot, Wm.....	Toronto.....	16,800	1,680
English, C. E.....	do.....	28,600	2,860
Fisher, D.....	do.....	3,400	340
Fulton, A. T.....	do.....	7,500	750
Fraser, George.....	Halifax.....	5,000	500
Gzowski, C. S.....	Toronto.....	16,800	1,680
Gillespie, John.....	do.....	8,400	840
Godson, A. W.....	do.....	4,200	420
Gould, C. H.....	Montreal.....	1,700	170
Girdlestone, G. W.....	Windsor.....	900	90
Howland, Sir W. P.....	Toronto.....	16,800	1,680
Hay, Robert.....	do.....	8,400	840
Hargraft, Wm., M.P.P.....	Cobourg.....	5,900	590
Howland, W. H.....	Toronto.....	16,500	1,650
Hughes, J. W.....	Schomberg.....	3,600	360
Hargraft, George R.....	Cobourg.....	2,500	500
Jarvis, C. E. L.....	St. John, N.B.....	3,000	300
Jarvis, W. M.....	do.....	3,000	300
Kirkpatrick, Geo. A.....	Kingston.....	8,400	840
Kirkpatrick, J. C.....	Goderich.....	1,000	100
Laidlaw, D.....	Toronto.....	5,000	500
Laidlaw, J. D.....	do.....	3,400	340
Low, Philip.....	Pictou.....	1,700	170
MacPherson, Hon. D. L.....	Toronto.....	8,400	840
MacLennan, Jas.....	do.....	8,400	840
Mathews, W. D.....	do.....	5,000	500
Meyers, A. H.....	do.....	2,600	260
Magor, John.....	Montreal.....	4,200	420
McCabe, Wm.....	Toronto.....	25,200	2,520
McCabe, John.....	do.....	8,400	840
McDonald, D. Mitchell.....	do.....	16,800	1,680
Price, Cornelius V.....	Kingston.....	4,200	420
Pellatt & Osler.....	Toronto.....	2,500	250
Paint, Peter, jr.....	Port Hawkesbury.....	5,000	500
Reut, W. & J. R.....	Toronto.....	8,400	840
Robson, John J.....	Newcastle.....	1,000	100
Ross, A. M.....	Goderich.....	900	90
Raphael, T. W.....	Montreal.....	1,700	170

ANCHOR MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ruby, W. H.	Port Elgin.....	3,400	340
Smith, G. F.	St. John, N.B.	3,900	300
Smith, Thompson.....	Toronto	5,000	500
Smith, E. A.	do	5,000	500
Smith, Larratt W., D.C.L.....	do	7 500	750
Stuart, John.....	Hamilton	8,400	840
Sloane, Samuel.....	Goderich	900	90
Simpson, Hon. John.....	Bowmanville.....	1,000	.....
Scott & Walmsley.....	Toronto.....	5,000	500
Scott, Jas.....	do	6,800	680
Troop, H. D.	St. John, N.B.....	3,000	300
Turner, James	Hamilton	8,400	840
Trew, T. E. P.....	Kincardine	200	20
Vindin, E. S.....	Port Hope	8,400	840
Waldie, John.....	Wellington Square.....	8,400	840
Whitehead, C. J.....	Toronto	1,700	170
Yates, Horatio.....	Kingston	8,400	840
Younie, Abraham.....	Darlington	3,400	340
Add dividends appropriated to payment of stock.....	.....	.....	1,095
Total .. ..	.....	\$478,100	\$49,055

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Anderson, R. G., Estate.....	Toronto.....	1,250	1,250
Atkinson, Mrs. Mary.....	Markham.....	3,800	3,800
Armstrong, John.....	Ireland.....	1,900	1,900
Allan, Hon. G. W.....	Toronto.....	3,150	3,150
Austin & Bethune, in trust.....	do.....	3,250	3,250
Ambridge, Mrs. C. A.....	St. Thomas.....	7,400	7,400
Birchall, T. W., Estate.....	St. Catharines.....	100	100
Bell, Thomas, Estate.....	Toronto.....	300	300
Bull, Hon. H. B.....	Hamilton.....	600	600
Bethune, Mrs. Unagh.....	Scotland.....	3,000	3,000
Bernard, Hewitt.....	Ottawa.....	1,400	1,400
Boulton, D. E.....	Cobourg.....	50	50
Buntin, Alexander.....	Montreal.....	14,250	14,250
Boyd, G. J.....	Toronto.....	2,500	2,500
Baker, Stephen.....	Not known.....	150	150
Brodie, J. L., in trust.....	Toronto.....	13,050	13,050
Boswell, Mrs. C.....	Ottawa.....	1,350	1,350
Baines, E. R.....	Hamilton.....	2,750	2,750
Boyd, Mrs. M. S.....	Yorkville.....	5,250	5,250
Boyd, George.....	Toronto.....	4,250	4,250
Bescoby, Edward.....	York Township.....	900	900
Berwick, John.....	Toronto.....	400	400
Ball, R. L.....	France.....	200	200
Bassett, Thomas.....	Bowmanville.....	400	400
Bernie, Mrs. G. J.....	Montreal.....	500	500
Boomer, James.....	Toronto.....	200	200
Barker, Mrs. Elizabeth.....	Markham.....	500	500
Carey, J. P.....	Not known.....	50	50
Cathcart, R.....	do.....	50	50
Cartwright, John S., Estate.....	Kingston.....	600	600
Cayley, Hon. William.....	Toronto.....	3,250	3,250
Campbell, D.....	Simcoe.....	1,250	1,250
Cayley, Rev. J. D.....	Toronto.....	4,250	4,250
Cayley, Frank.....	do.....	250	250
Cumberland & Edgar.....	do.....	600	600
Cayley, B.....	do.....	50	50
Cartwright, James S.....	do.....	3,600	3,600
Cartwright, John R.....	do.....	4,000	4,000
Croft, Henry.....	do.....	400	400
Cawthra, Joseph.....	Newmarket.....	1,750	1,750
Cawthra, John, Estate.....	Toronto.....	1,750	1,750
Cayley, Hugh.....	do.....	200	200
Cayley, John.....	do.....	250	250
Cartwright, John R., in trust.....	do.....	1,250	1,250
Cross, Mrs. Mary.....	St. Catharines.....	3,200	3,200
Cox, Mrs. A. S.....	Paris.....	400	400
Campbell, Mrs. Isabella.....	Montreal.....	2,500	2,500
Crowther, James.....	Toronto.....	2,500	2,500
Duckett, Charles.....	do.....	2,500	2,500
Diocese of Ontario.....	Kingston.....	200	200
Douse, Rev. John.....	Barrie.....	3,600	3,600
Dunbar, Mrs. S. A.....	Yorkville.....	5,000	5,000
Dit Biniere E. L.....	Toronto.....	500	500
Driscoll, Miss Priscella.....	York Township.....	5,000	5,000
Dixon, B. Homer.....	Toronto.....	5,000	5,000
Dunlop, H. C.....	Goderich.....	2,100	2,100
Elliott, C.....	Not known.....	800	800
Eccles, Mrs. Sarah.....	Toronto.....	2,000	2,000
Falls, Judith, Estate.....	Buffalo.....	350	350

BRITISH AMERICA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Fulljames, Henry.....	Yorkville.....	550	550
Flood, Mrs. F. M.....	London.....	450	450
Fyfe, Mrs. R. S.....	Woodstock.....	1,800	1,800
Furniss, E. L.....	France.....	1,500	1,500
Fennell, J. N.....	Newcastle.....	900	900
Forbes, H. R.....	Toronto.....	2,500	2,500
Gardiner, Samuel.....	Not known.....	50	50
Gault, M. H.....	Montreal.....	10,000	10,000
Grasett, Rev. H. J.....	Toronto.....	5,000	5,000
Gowan, J. R.....	Barrie.....	1,800	1,800
Glascott, Mrs. Mary.....	Toronto.....	3,450	3,450
Greene, Dr. Anson, Estate.....	do.....	1,250	1,250
Gordon, John.....	do.....	2,500	2,500
Gunn, G. M.....	London.....	1,250	1,250
Gray, Rev. James.....	Port Dover.....	1,000	1,000
Gordon, Wm.....	Toronto.....	1,150	1,150
Gamble, R. D., in trust.....	Brampton.....	8,000	8,000
Gibbs, Mrs. E. M.....	Toronto.....	1,500	1,500
Gzowski, Col.....	do.....	400	400
Heyden, L.....	do.....	50	50
Hawk, Mrs. C. A., in trust.....	do.....	3,750	3,750
Howland, P.....	do.....	3,100	3,100
Hurrell, John.....	England.....	3,000	3,000
Huddleston, T. J.....	do.....	6,650	6,650
Home Savings and Loan Co'y., in trust.....	Toronto.....	83,050	83,050
Howland, Sir W. P., in trust.....	do.....	14,500	14,500
Harris, A. B.....	Credit.....	400	400
Junkin, S. S.....	St. Catharines.....	1,250	1,250
Kirkpatrick, Thos., Estate.....	Kingston.....	650	650
Kent Testimonial Fund.....	Toronto.....	150	150
Kinghorn, G. M.....	Montreal.....	5,300	5,300
Kirkpatrick, Geo. A.....	Kingston.....	500	500
Lesslie, Wm.....	Not known.....	100	100
Leslie, James.....	Toronto.....	1,250	1,250
Lewin, Mrs. M. E.....	do.....	1,150	1,150
Lee, W. S.....	do.....	200	200
Lyman, John.....	do.....	8,500	8,500
Long & Brothers.....	Collingwood.....	5,000	5,000
Mussen, Jane, Estate.....	Indiana.....	750	750
Mountain, Rev. J. J. S.....	England.....	4,800	4,800
Macdonell, W. J.....	Toronto.....	1,250	1,250
Macaulay, Lady R. C.....	England.....	1,600	1,600
Milne, Mrs. Elizabeth.....	Markham.....	2,000	2,000
Macdonald, John.....	Toronto.....	1,300	1,300
Musson, Miss M. A.....	do.....	1,250	1,250
Morison, Mrs. S. A.....	do.....	4,000	4,000
Miller, J. W.....	do.....	50	50
May, Mrs. J. A.....	do.....	1,500	1,500
Marling, Mrs. E. S. B., Estate.....	Halifax.....	50	50
Macdonald, Mrs. C.....	Toronto.....	600	600
Macaulay, Miss C. J.....	Kingston.....	500	500
Murdock, Miss A. E.....	Toronto.....	150	150
Morison, John.....	do.....	3,000	3,000
Mitchell, John E.....	do.....	400	400
McKay, Geo.....	Not known.....	100	100
McCracken, Wm.....	Toronto.....	50	50
McCallum, F.....	Milton.....	250	250
McPherson, J. C., Estate.....	Kingston.....	250	250
McBain, Rev. J. A. F.....	Chatham, N.B.....	750	750

BRITISH AMERICA—*Concluded.*
LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
McLennan, Hugh.....	Montreal	22,750	22,750
McLennan, John.....	do	12,500	12,500
McCailla, W. Jas.....	St. Catharines	4,000	4,000
McNachtan, Mrs. J. H.....	Cobourg	400	400
McMaster, W. F.....	Toronto.....	150	150
Northcote, Richard.....	do	50	50
Northrop, H. S.....	do	8,500	8,500
O'Reilly, Mrs. W. T.....	do	150	150
O'Reilly, Miss H. R.....	do	100	100
Paterson, Peter.....	Blantyre Park	27,500	27,500
Paterson, Rev. C. W.....	Aurora	3,000	3,000
Paterson, Rev. T. W.....	Deer Park.....	1,000	1,000
Pellatt & Osler.....	Toronto	1,450	1,450
Priestman, Joseph, in trust.....	do	2,500	2,500
Priestman, John.....	England.....	2,550	2,550
Paterson, Jno. H.....	Hamilton.....	300	300
Robson, Edward.....	Not known.....	100	100
Rogers, Joseph, Estate.....	Toronto	750	750
Richardson, James, Estate.....	do	100	100
Reid, Mrs. W.....	do	150	150
Rutherford, E. H.....	do	7,600	7,000
Ridout, J. D.....	do	7,250	7,250
Rothwell, H. C.....	Kingston.....	500	500
Roger, Rev. W. M.....	Ashburn.....	2,000	2,000
Robertson, A. Jas., in trust.....	Toronto	200	200
Rowtell, Henry.....	do	1,200	1,200
Rogers & Paterson, in trust.....	Deer Park.....	1,050	1,050
Rowtell, Mrs. Elizabeth.....	Toronto	500	500
Reed, Richd.....	Bowmanville.....	300	300
Ramsay, Mrs. H. A.....	County York.....	5,350	5,350
Scott, Jonathan.....	Toronto	600	600
Stevenson, D. B.....	Not known.....	100	100
Scott, Ann.....	do	400	400
Stewart, Robt.....	Toronto	500	500
Scott, James.....	do	4,700	4,700
Smith, Jno.....	do	4,000	4,000
Steiner, N. L.....	do	4,750	4,750
Synod Diocese, Toronto.....	do	400	400
Smith, Goldwin.....	do	2,500	2,500
Smith, W. H.....	do	1,000	1,000
Strathy, J. A., in trust.....	Barrie.....	1,000	1,000
Stewart, Fred. J.....	Toronto	350	350
Strathy, H. S., in trust.....	do	2,500	2,500
Thomas, Wm.....	do	1,250	1,250
Tilley, Mrs Bessie.....	London.....	100	100
Tolfree, Mrs. Sarah.....	Toronto	1,550	1,550
Thompson, Mrs. M.....	do	2,000	2,000
Thompson, Robert.....	do	100	100
Turnbull, J., in trust.....	do	5,750	5,750
Wilson, Wm., Estate.....	Kingston.....	200	200
Weir, James.....	Not known.....	400	400
Wilson, John.....	do	400	400
Wilgress, George.....	Cobourg.....	550	550
Ward, Archd., Estate.....	Markham.....	1,150	1,150
Ward, Mrs. Jane.....	do	1,150	1,150
Wilson, Chas. S.....	Pictou.....	4,000	4,000
Wilkie, D. R., in trust.....	Toronto	1,000	1,000
Yarker, G. W., in trust.....	do	4,000	4,000
	Total.....	500,000	500,000

CANADA FIRE AND MARINE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Alex. McD.....	Goderich.....	500	50
Angus, W. M.....	Montreal.....	1,000	100
Armstrong, T. C. L.....	Hamilton.....	3,000	300
Bickley, F. P.....	do.....	5,000	500
Bruce, John A.....	do.....	10,000	1,000
Buchan, J. M.....	do.....	30,000	3,000
Baxter, Thomas.....	Burlington.....	5,000	500
Baker, Hugh C.....	Hamilton.....	3,000	300
Brice, John.....	Detroit, Michigan.....	2,000	200
Botham, Thomas.....	Brantford.....	2,000	200
Beard, Charles L.....	Woodstock.....	1,000	100
Billings, W. L.....	Hamilton.....	2,000	200
Bullock, Martha.....	Paris.....	1,000	100
Buchan, Lawrence.....	Toronto.....	2,000	200
Bleasdel, W. H.....	Montreal.....	3,500	350
Blouin, Mathias, Trustee.....	Quebec.....	1,000	100
Burton, Warren F.....	Hamilton.....	1,000	100
Bell, Frank W.....	Orangeville.....	1,000	100
Brodie, W. and R.....	Quebec.....	1,000	100
Coburn, H. P.....	Hamilton.....	10,000	1,000
Cameron, Charles.....	do.....	75,000	7,500
{ Chadwick, C. E.....	Ingersoll.....	35,000	2,850
<i>Paid in notes</i>			650
Crawford, Samuel.....	London.....	2,000	200
Cruikshank, A. S.....	Hamilton.....	4,000	400
Cornwall, Ira, jun.....	St. John, N.B.....	5,000	500
Cowan, W. S.....	Stratford.....	1,000	100
Claris, George T.....	St. Thomas.....	2,000	200
Clark, Annie.....	Barrie.....	4,000	400
Campbell, W. D.....	Quebec.....	500	50
Cox, Geo. A.....	Peterboro'.....	30,000	3,000
Camp, L. C.....	St. Catharines.....	1,000	100
Davie, G. T.....	Lévis.....	1,000	100
Duncan, Robert.....	Hamilton.....	2,000	200
Dallas, A. C.....	do.....	13,000	1,300
Duncan, Stewart & Co.....	do.....	3,000	300
Dick, John.....	Quebec.....	1,000	100
Dickson, George.....	Hamilton.....	1,000	100
Dubeau, E. J.....	Quebec.....	200	20
Dakers, James.....	Montreal.....	1,000	100
Dodd, A. W.....	St. John, N.B.....	1,000	100
Doherty, M.....	Sherbrooke.....	5,000	500
Ellis, F.....	Brantford.....	2,000	200
Elliot, Wm.....	Toronto.....	22,800	2,280
Edwards, Geo. D.....	Hamilton.....	5,000	500
Foster, W. M.....	Guelph.....	1,000	100
Fraser, George.....	Windsor.....	2,000	200
Finkle, H. J.....	Woodstock.....	2,000	200
Fraser, John, and A. W. Angus, Trustees.....	Montreal.....	1,000	100
Fraser, John.....	do.....	1,500	150
Fraser, Alex.....	Quebec.....	2,000	200
Foster, Charles.....	Hamilton.....	3,000	300
Foster, Mary E.....	Belleville.....	2,000	200
Fearman, F. W.....	Hamilton.....	5,000	500
Goodhue, Charles.....	London.....	10,000	1,000
Gedsby, Eli.....	St. Catharines.....	1,000	100
Gamble, John W., Trustee.....	Amberley.....	500	50
Hurd, H. H.....	Hamilton.....	5,000	500
Harris, Wm.....	do.....	35,000	3,500

CANADA FIRE AND MARINE—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Howles, Matthew	Hamilton	2,000	200
Hutchison, R. A.	do	1,000	100
Husband, Geo. E.	do	2,000	200
Hood, John D.	Woodstock	2,000	200
Harding, Henry	Hamilton	2,000	200
Herron, Joseph	do	5,000	500
Higinbotham & McLagan	Guelph	10,000	1,000
Hamilton, W. A.	Collingwood	2,000	200
Hamelin, J. R. L.	Quebec	1,000	200
Hope, R. K.	Hamilton	3,000	400
Innes, James	Guelph	1,000	100
Jackson & Hallett	do	1,000	100
Kavanagh, Walter	Montreal	5,000	500
Lee, George	Hamilton	35,000	3,500
Laidlaw, Wm.	do	6,600	660
Long, James B.	Owen Sound	1,000	100
Leslie, George H.	Windsor	1,000	100
L'Heureux, N.	Quebec	3,000	300
Lewis, John	Montreal	500	50
Moore, Lyman	Hamilton	25,000	2,500
Macallum, A.	do	30,000	3,000
Meakins, J. M.	do	1,200	120
Magnan, George	do	10,000	1,000
Marsh, Thomas H.	Toronto	3,000	300
Manson, Wm.	Peterboro'	2,000	200
Moore, Daniel D.	St. Catharines	1,000	100
Mills, W. H.	Guelph	1,000	100
MacNab, W. H.	Toronto	2,000	200
Mitchell, Edward	Hamilton	5,700	570
Murphy, E.	Montreal	1,000	100
McCorkell, James	Quebec	1,000	100
MacDonald, D.	Montreal	1,000	100
McKinnon, J. M.	London	5,000	50
<i>Paid in notes</i>			450
McWilliam, William, Trustee	Quebec	4,000	400
McMaster, W. J.	Montreal	1,000	100
McGauveran & Tucker	do	1,000	100
Newton, Francis	Quebec	1,000	100
Neveux, Joseph	Windsor	1,000	100
O'Brien, Thomas F.	Montreal	1,000	100
Osler, B. B.	Hamilton	40,000	4,000
Patterson, E. Geo.	do	3,400	340
Parker, Thomas H.	Woodstock	15,000	1,500
Petrie, Alexander B.	Guelph	40,000	4,000
Patterson, Andrew	Hamilton	2,000	200
Palmer, L. L., Dr.	Thorold	2,000	200
Roach, George	Hamilton	40,000	4,000
Rutherford, George	do	30,000	3,000
Reid, James	do	35,000	3,500
Robinson, H.	Toronto	1,000	100
Rees, Daniel J.	Montreal	2,000	200
Read, John	Stratford	1,000	100
Spohn, Mrs. A. M.	Hamilton	3,000	300
Smith, Donald	do	30,000	3,000
Sutherland, George	Listowel	5,000	500
Skinner, J. M.	Hamilton	5,000	500
Stechair, Dr. J.	do	1,000	100
Stewart, McLeod	Ottawa	35,000	3,500
Smith, Edward J.	Hamilton	9,300	930

CANADA FIRE AND MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Smith, Abraham	Goderich	1,000	100
Stewart, John	Ottawa	2,000	200
Scott & Walmsley	Toronto	5,000	500
Simons, William	Quebec	1,000	100
{ Simpson, Thomas	Montreal	30,500	700
<i>Paid in notes</i>			2,350
Thompson, D.	Deans	5,000	500
Thompson, E.	do	3,000	300
Thompson, K.	Hamilton	5,000	500
Taylor, John	London	4,000	400
Taylor, William	do	2,300	230
Vernon, Dr. E.	Hamilton	30,000	3,000
Winer, John	do	35,000	3,500
Whitlaw, Charles	Paris	1,000	100
Walker, B. E.	Windsor	2,000	200
White & Weatherhead	Brockville	2,000	200
Winer, Sarah	Hamilton	5,000	500
Williams, M.	Montreal	1,000	100
	Total	1,000,000	100,200

CANADA GUARANTEE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for,	With double Liability.	Amount Paid up in Cash.
		\$	\$	\$
Allen, R. N.....	Boston, Mass.....	750	1,500	150
Alexander, Wm.....	Toronto.....	1,500	3,000	300
Almon & McIntosh.....	Halifax.....	300	600	60
Anderson, Robert.....	Montreal.....	1,500	3,000	300
Bonthillier, Tancred.....	do.....	2,250	4,500	450
Brennan, Francis.....	do.....	750	1,500	150
Brown, J. J.....	London.....	750	1,500	150
Budden, H. A.....	Montreal.....	750	1,500	150
Blaikie, J. L.....	Toronto.....	3,000	6,000	2,200
Burns, Adam.....	Halifax.....	150	300	30
Campbell, Robert.....	Montreal.....	3,750	7,500	750
Colquhoun, E. A.....	Georgetown.....	500	1,000	100
Cramp, Thomas.....	Montreal.....	1,850	3,700	370
DeVeber, J. S. B.....	St. John, N.B.....	150	300	30
Dixon, B. H.....	Toronto.....	1,500	3,000	300
Durnford, P.....	Montreal.....	350	700	70
Elliott, James.....	do.....	750	1,500	150
Fisher, David.....	Toronto.....	1,500	3,000	300
Fairweather, C. H.....	St. John, N.B.....	150	300	30
Ferrier, Hon. James.....	Montreal.....	30,750	61,500	10,150
Galt, Sir A. T., G.C.M.G.....	do.....	25,650	51,300	5,130
Gault, A. F.....	do.....	1,500	3,000	300
Geddes, Gamble.....	do.....	750	1,500	150
Girdwood, G. P., M.D.....	do.....	150	300	30
Gzowski, C. S.....	Toronto.....	3,750	7,500	750
Gibb, J. D.....	Montreal.....	750	1,500	150
Hatton, J. C.....	do.....	750	1,500	150
Hogan, Henry.....	do.....	750	1,500	150
Lewin, Hon. J. D.....	St. John, N.B.....	150	300	30
Lewis, F. J.....	Peterborough, Ont.....	4,500	9,000	900
Lindsay, R. A.....	Montreal.....	4,500	9,000	900
Lough, M.....	Clinton, Ont.....	3,000	6,000	600
Michie, James.....	Toronto.....	1,500	3,000	300
Morrice, David.....	Montreal.....	1,500	3,000	300
Morton, G. K.....	St. Thomas, Ont.....	1,200	2,400	240
Murray, Estate of late Wm.....	Montreal.....	750	1,500	150
MacCulloch, Ferdinand.....	do.....	750	1,500	150
Macdonald, Duncan.....	do.....	1,500	3,000	300
Macpherson, Hon. D. L.....	Toronto.....	7,500	15,000	1,500
MacDougall, H. S.....	Montreal.....	1,500	3,000	300
MacDougall, D. Lorn.....	do.....	4,500	9,000	900
McInnes, Donald.....	Hamilton.....	1,500	3,000	300
Maclean, W.....	Toronto.....	300	600	60
McMaster, A. R.....	do.....	1,500	3,000	300
Mackay, Edward.....	Montreal.....	3,750	7,500	750
Morrow, J. B.....	Halifax.....	150	300	30
Nordheimer, Samuel.....	Toronto.....	2,000	4,000	400
Ramsay, Wm.....	do.....	1,500	3,000	300
Rankin, John.....	Montreal.....	3,750	7,500	750
Rawlings, Edward.....	do.....	15,200	30,400	3,040
Rendell, G. M.....	do.....	1,850	3,700	370
Riddell, A. F.....	do.....	1,500	3,000	300
Robertson, Andrew.....	do.....	1,850	3,700	370
Robertson, James.....	do.....	1,500	3,000	300
Rose, James.....	do.....	3,750	7,500	750
Ross, J. G.....	Quebec.....	1,500	3,000	300
Reekie, R. J.....	Montreal.....	3,750	7,500	750
Robertson, Andrew, Advocate.....	do.....	750	1,500	150
Rawlings, Edward, in trust.....	do.....	3,450	6,900	690

CANADA GUARANTEE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	With double Liability.	Amount Paid up in Cash.
		\$	\$	\$
Scott, Gilbert.....	Montreal.....	750	1,500	150
Shaw, David.....	do.....	1,500	3,000	300
Simpson, Wm.....	do.....	750	1,500	150
Smith, Goldwin.....	Toronto.....	3,750	7,500	2,750
Smith, L. W.....	do.....	3,750	7,500	2,750
Stayner, T. S.....	do.....	7,500	15,000	1,500
Stewart, A. B.....	Montreal.....	750	1,500	150
Stammers, S. J.....	Toronto.....	600	1,200	120
Stidston, J. H.....	Blyth.....	350	700	70
Stark, John.....	Toronto.....	750	1,500	150
Thomson, Andrew.....	Quebec.....	3,400	6,800	680
Tiffin, Thomas.....	Montreal.....	3,750	7,500	750
Walker, J. R.....	do.....	150	300	30
Walker, K. McL.....	do.....	1,100	2,200	220
Woodman, J. H.....	Ottawa.....	3,750	7,500	750
Waddell, Samuel.....	Montreal.....	350	700	70
Withall, Wm.....	Quebec.....	3,000	6,000	600
Barber, W. B. C.....	Kingston.....	100	200	20
Domville, James.....	St. John, N.B.....	100	200	20
Kenny, T. E.....	Halifax.....	100	200	20
Macdonald, Hon. D. A.....	Toronto.....	1,250	2,500	250
Jeffery, Joseph.....	London.....	500	1,000	100
Cronyn, B.....	do.....	500	1,000	100
Macfie, W.....	do.....	500	1,000	100
Harris, E.....	do.....	500	1,000	100
Total.....		208,900	417,800	51,380

CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Algoma, The Lord Bishop.....	Toronto.....	6,000	750
Allan, Andrew.....	Montreal.....	2,000	250
Ball, A. T. H.....	Galt.....	7,200	990
Becher, Mrs. Caroline.....	London.....	6,800	850
Bethune, R. H.....	Toronto.....	6,000	750
Billings, W. L.....	Hamilton.....	11,200	1,400
Black, Lewis S.....	Montreal.....	800	100
Brown, Adam.....	Hamilton.....	2,000	250
Bruce, Alex.....	do.....	6,000	750
Buchanan, W. J.....	Montreal.....	6,000	750
Burton, Hon. Mr. Justice.....	Toronto.....	2,400	300
Burton, S. W.....	Petersfield, Eng.....	17,600	2,200
Burton, Miss S. E. M.....	Toronto.....	6,800	850
Burton, Warren F.....	Hamilton.....	1,200	150
Cameron, Mrs. E. M. de B.....	Toronto.....	32,800	4,100
Campbell, Hon. Alex.....	Ottawa.....	400	50
Cawthra, Mrs. A. C.....	Toronto.....	16,000	2,000
Champ, Wm. S.....	Hamilton.....	5,200	650
Cowcher, Mrs. Mary.....	Toronto.....	2,000	250
Cox, Geo. A.....	Peterboro'.....	24,000	3,000
Dillon, Mrs. M. M.....	Cheltenham, Eng.....	16,000	2,000
Dickinson, Mrs. W. G.....	Hamilton.....	2,000	250
Durham, Miss E. J.....	Lee, Kent, Eng.....	1,200	150
Dunford, John, care of G. M. Sylvester...	Trowbridge, Wiltshire, Eng.....	3,200	400
Dunford, Chas. D.....	do do do.....	20,000	2,500
Dunford, Mrs. C.....	do do do.....	10,000	1,250
Ewart, J. B., Estate of late, care of R. H. Bethune.....	Toronto.....	10,000	1,250
Ewing, Mrs. Jane R.....	Hamilton.....	12,000	1,500
Ferrie, Campbell.....	do.....	2,000	250
Ferrie, Mrs. Emily.....	do.....	4,000	500
Forbes, A. McK.....	Montreal.....	800	100
Finlay, Wm.....	Edinburgh, Scotland.....	8,000	1,000
Finlay, Mrs. C., Trust, care of George S. Papps.....	Hamilton.....	8,000	1,000
Fuller, Mrs. C.....	do.....	6,800	850
Gates, F. W.....	do.....	10,000	1,250
Gates, F. W., and Brown, Adam.....	do.....	7,200	900
Grasett, Very Rev. Dean.....	Toronto.....	4,000	500
Grasett, Mrs. S. M.....	do.....	5,200	650
Gzowski, C. S.....	do.....	19,200	2,400
Hague, Geo.....	Montreal.....	400	50
Hamilton, Mrs. H.....	Melbourne, P. Q.....	4,400	550
Harding, James A.....	St. John, N.B.....	400	50
Hendrie, Wm.....	Hamilton.....	8,000	1,000
Hills, R.....	do.....	1,600	200
Henderson, James & Elmes.....	Toronto.....	15,600	1,950
Holcroft, Thomas.....	Orillia.....	1,200	150
Hooper, Angus C.....	Montreal.....	2,000	250
Howland, Hon. W. P.....	Toronto.....	400	50
Hudson, C. L., Estate of.....	Hamilton.....	2,800	350
Innes, Rev. G. M.....	London.....	12,000	1,500
Kerr, T. C., Estate of.....	Hamilton.....	4,000	500
Kerr, T. C., and Ramsay, A. G.....	do.....	40,000	5,000
Kerr, Mrs. M. A.....	Galt.....	8,000	1,000
Kirkpatrick, Geo. A., M.P.....	Kingston.....	400	50
Mack, Dr. T.....	St. Catharines.....	2,000	250
Macadam, Mrs. H. E., Estate of.....	Hamilton.....	2,400	300
Macklem, Mrs. J. A.....	Toronto.....	6,800	850

CANADA LIFE--*Concluded.*LIST OF SHAREHOLDERS--*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Macdonald, W. R.....	Hamilton.....	12,000	1,500
McDonald, Hon. D., Estate of.....	Toronto.....	400	50
McInnes, Donald.....	Hamilton.....	4,000	500
Mackay, Miss Mary.....	Montreal.....	800	100
McLaren, W. P., Trust.....	Hamilton.....	64,000	8,000
MacNab, John, care of Bruce, Alex.....	do.....	20,000	2,500
MacNab, John, care of Macdonald, W. R.....	do.....	18,800	2,350
MacNab, John, care of Finlay, W. F.....	do.....	19,200	2,400
Merritt, Chas., Executors.....	St. John, N.B.....	35,200	4,400
Mills, Hon. S., Executors.....	Hamilton.....	16,000	2,000
Mills, Jas. H.....	do.....	16,000	2,000
Moore, Dennis.....	do.....	14,800	1,850
Osborne, James.....	do.....	4,000	500
Osler, E. B.....	Toronto.....	4,000	500
Pellatt & Osler.....	do.....	14,000	1,750
Papps, Geo. S.....	Hamilton.....	400	50
Plumb, T. S.....	Toronto.....	800	100
Plumb, D. C.....	do.....	800	100
Plumb, Miss C. S.....	Niagara.....	800	100
Porteous, Rev. John.....	Port Dalhousie.....	400	50
Ramsay, Alex.....	Edinburgh, Scot.....	12,800	1,600
Ramsay, A. G.....	Hamilton.....	18,400	2,300
Ramsay, A. G., and Hamilton, James....	do.....	13,200	1,650
Ramsay, W. M.....	Montreal.....	52,000	6,500
Ransom, W. W.....	Toronto.....	20,800	2,600
Ransom, W. W., Trust.....	do.....	4,800	600
Riddell, John.....	Hamilton.....	1,200	150
Riordon, Chas.....	Merriton.....	7,600	950
Riordon, John.....	do.....	8,000	1,000
Ritchie, T. W., Q.C.....	Montreal.....	800	100
Rutherford, Mrs. Mary.....	Edinburgh, Scot.....	11,200	1,400
Sharp, Samuel, Estate of.....	Leamington, Eng.....	8,000	1,000
Spence, Hon. R., Estate of.....	Toronto.....	800	100
Street, James C., Estate of.....	Salisbury, Eng.....	16,000	2,000
Street, T. C., Executors of Estate.....	St. Catharines.....	1,600	200
Silver, John.....	Halifax.....	800	100
Stuart, John.....	Hamilton.....	2,000	250
Swinyard, Thomas.....	do.....	8,000	1,000
Sidey, D. D.....	Montreal.....	2,000	250
Sidey, John G.....	do.....	10,000	1,250
Sconce, James.....	Staff Corps, Bengal.....	8,000	1,000
Kerr, Richard J.....	Bowden, Eng.....		
Thomson, John.....	Manchester, Eng.....		
Todd, A. T.....	Toronto.....	15,600	1,950
Todd, A. T., and McLennan, J., Trust....	do.....	30,000	3,750
Torrance, Rev. E. F.....	Peterboro'.....	2,400	300
Torrance, John.....	Kilmarnock, Scot.....	12,000	1,500
Thomas, F. W.....	Montreal.....	4,000	500
Thomson, Mrs. E., Trust, care of Geo. S. Papps.....	Hamilton.....	8,000	1,000
Usher, Mrs. Clara.....	Brantford.....	10,000	1,250
Yates, Henry.....	do.....	28,800	3,600
Young, Mrs. C.....	Hamilton.....	3,600	450
Young, Mrs. C. M.....	do.....	2,400	300
Young, Geo. A.....	do.....	400	50
Young, John C.....	Jackson, Mich., U.S.....	4,000	500
Total.....		1,000,000	125,000

CANADIAN STEAM-USERS' INSURANCE ASSOCIATION.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up.
		\$	\$
Aylsworth, W. R.	Napanee	1,000	200
Bate, C. T.	Ottawa	5,000	1,000
Burritt, H. O., Exrs. of.	do	5,000	1,000
Burritt, Alex.	do	2,500	500
Blaikie, Jno. L.	Toronto	2,400	480
Barrett, R. G.	do	2,000	400
Bell, John	Belleville	2,000	400
Benny, Robt	Montreal	2,000	400
Campbell, Hon. A.	Ottawa	5,400	1,080
Cosgrave & Sons	Toronto	1,500	300
Currie, Neil	do	1,500	300
Carter, R. C.	Mill Point	2,600	520
Crawford, R.	Kingston	1,000	200
Clements, S. T.	Napanee	300	60
Carruthers, J.	Kingston	1,000	200
{ Currier, T. W.	Ottawa	2,500	
Paid in notes			500
Davies, Thos	Toronto	1,000	200
Diamond, A. N.	Napanee	500	100
Downey, R., & Bro.	do	500	100
Eadie, Geo. W.	Montreal	2,500	500
Fenwick, J. W.	Patterson	1,000	200
Gibbs, Frank E.	Oshawa	1,000	200
Gibbs, W. H., jun	do	1,000	200
Galbraith, David	Toronto	5,600	1,120
Gildersleeve, C. F.	Kingston	3,300	660
Gildersleeve, J. P.	do	2,000	400
Gildersleeve, Lucretia	do	1,000	200
Harvey, John	Hamilton	2,000	400
Mather, John	Chelsea, Que.	2,500	500
Mucklestone, J.	Kingston	300	60
Miller, W.	Napanee	1,000	200
Morden, A. L.	do	500	100
{ McMurrich, W. B.	Toronto	2,500	417.40
Paid in notes			82.60
McMurrich, Hon. J.	Toronto	4,400	880
McGill, S. C.	Kingston	1,000	200
McNeill, A.	Napanee	1,000	200
McNaughton, M.	Ottawa	2,500	500
Nairn, Alex.	Toronto	5,400	1,080
Nuttall, H.	Kingston	500	100
O'Keefe & Co.	Toronto	2,000	400
Pollock, Peter M.	Kingston	100	20
Rathbun, E. W.	Mill Point	4,500	900
Rathbun, F. S.	do	1,000	200
Rathbun, Mrs. E. W.	do	2,500	500
Reeve, W. A.	Napanee	300	60
Rathbun, Mrs. Louisa S.	Mill Point	2,500	500
Sheldon, H. K.	Kingston	500	100
Sherwood, Mrs. H. B.	Napanee	1,000	200
Woon, Robt.	Oshawa	1,000	200
Wilkinson, W. H.	Napanee	2,000	400
Waterous, C. H.	Brantford	1,000	200
Wilkes, Geo. H.	do	1,000	200
		100,100	20,020

THE CITIZENS' INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	
Allan, Sir Hugh.....	Montreal.....	50,100	11,272
Allan, Andrew.....	do.....	50,000	11,250
Abbott, Harry.....	do.....	8,300	828
Abbott, Hon. J. J. C.....	do.....	25,000	5,625
Anderson, Robert.....	do.....	10,000	2,250
Allard, Louis.....	do.....	2,500	562
Archambault, Hon. Louis.....	L'Assomption.....	5,000	1,125
Archambault, Achille.....	do.....	2,000	450
Archambault, Tancred.....	do.....	5,000	1,125
Archambault, Alexander.....	do.....	5,000	1,125
Archambault, Francois.....	do.....	5,000	1,125
Archambault, Camille.....	do.....	3,000	675
Archambault, Hermine.....	do.....	1,000	225
Archambault, Sara.....	do.....	1,000	225
Aikens, Hon. J. C.....	Toronto.....	1,000	225
Berthelot, Hon. Judge.....	Montreal.....	10,000	2,250
Brydges, Charles J.....	do.....	33,300	7,492
Bishop, Bourget.....	do.....	10,000	2,250
Bellemare, Raphael.....	do.....	5,000	1,125
Brush, George.....	do.....	10,000	2,250
Barbeau, E. J.....	do.....	5,000	1,125
Bryson, Thomas M.....	do.....	5,000	1,125
Blackman, Charles S.....	do.....	5,000	1,125
Beaudry, F. X.....	do.....	25,000	5,625
Bastien, B., Estate of.....	do.....	2,500	250
Biron, Jean B.....	do.....	5,000	1,125
Bigue, Victoria.....	Ottawa.....	1,000	225
Beauchamp, F. X.....	Montreal.....	2,500	562
Bellerose, Hon. J. B.....	St. Vincent de Paul.....	1,000	225
Bourque, Joseph.....	Henryville.....	1,000	150
Bruce, Charles.....	Montreal.....	2,500	562
Bramley, G. H.....	Sorel.....	1,000	225
Bramley, Christina.....	do.....	1,000	225
Beaulieu, O. H.....	do.....	3,000	675
Brazeau, Casimer, sen.....	Montreal.....	5,000	675
Brazeau, Casimer, jun.....	do.....	5,000	500
Beaudoin, Camille.....	do.....	2,500	562
Brosseau, H. H.....	do.....	1,000	225
Belisle, T. G.....	do.....	2,500	562
Blondin, Achille.....	Three Rivers.....	2,000	450
Baldwin, W. H.....	Quebec.....	1,000	225
Benallack, H. J.....	Montreal.....	5,000	1,125
Corse, Norton B.....	do.....	10,000	2,250
Cramp, Thomas.....	do.....	10,000	1,500
Cantin, Augustin.....	do.....	10,000	2,250
Cassidy, John L.....	do.....	10,000	1,609
Claxton, T. James.....	do.....	10,000	2,250
Choquet, A.....	do.....	1,000	225
Chevalier, Moise.....	L'Assomption.....	2,000	200
Chinic, Eugene.....	Quebec.....	1,000	225
Craik, Robert, M.D.....	Montreal.....	5,000	1,125
Donnelly, James.....	do.....	10,000	2,250
David, Moses E.....	do.....	5,000	1,125
Desmarteau, N.B.....	do.....	10,000	2,250
Day, John J.....	do.....	10,000	2,250
Dorion, P. A. A.....	do.....	5,000	1,125
Dubord, A.....	do.....	5,000	1,125
DeBassano, The Marchioness.....	France.....	7,000	1,575
Dufort, Denis, Estate of late.....	Montreal.....	2,500	562

CITIZENS'—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Dupras, Calixte.....	Montreal.....	5,000	1,125
Dupuis, François.....	do.....	5,000	1,125
Desjardins, L. A. E.....	do.....	5,000	1,125
Duplessis, Mrs. A. A.....	Ottawa.....	1,500	337
Dupuis, Pierre.....	Montreal.....	5,000	1,125
Dube, Alphonse.....	Sorel.....	2,000	450
Estate late Hugh Fraser.....	Montreal.....	10,000	1,000
Estate late Amable Prevost.....	do.....	10,000	2,250
Estate late Luke Moore.....	do.....	10,000	2,000
Estate late Hon. C. Wilson.....	do.....	5,000	1,125
Estate late John Pratt.....	do.....	20,100	4,522
Estate late Colin Campbell.....	do.....	5,000	500
Estate late George W. Warner.....	do.....	5,000	500
Estate late Hon. C. S. Rodier.....	do.....	10,000	2,250
Estate late L. J. Beliveau.....	do.....	10,000	1,000
Estate late J. B. Beaudry.....	do.....	5,000	1,125
Estate of Jas. Brunet.....	do.....	5,000	500
Estate of O. Deblois.....	do.....	5,000	500
Estate of Ephrem Hudon.....	do.....	5,000	500
Estate of Wm. McNaughton.....	do.....	10,000	1,000
Estate of Narcisse Valois.....	do.....	5,000	500
Estate of Jude Valois.....	do.....	2,900	290
Estate of Alex. Walker.....	do.....	8,300	830
Estate of Leblanc & Cassidy.....	do.....	5,000	500
Ewing, S. K. & A.....	do.....	1,000	225
Ennis, F. H.....	Ottawa.....	1,000	225
Evans, Mrs. Margaret.....	Montreal.....	10,000	1,000
Fauteux, Pierre A.....	do.....	10,000	2,250
Francis, Wm.....	do.....	5,000	1,125
Fisault, H. A.....	Ottawa.....	1,000	225
Filteau, Louis H.....	do.....	1,000	225
Forneret, Chas. A.....	Berthier.....	5,000	1,125
Fletcher, John.....	Rigaud.....	2,500	562
Greene, E. K.....	Montreal.....	10,000	2,250
Galarneau, P. M.....	do.....	5,000	1,125
Gravel et frères.....	do.....	5,000	1,125
Gravel, Joseph O.....	do.....	5,000	1,125
Gravel, J. O., in trust.....	do.....	10,000	2,250
Girard, Hon. M.....	Winnipeg.....	1,000	225
Guilbault, Louis.....	L'Assomption.....	1,000	225
Hopkins, E. M.....	London, Eng.....	28,300	6,367
Henderson, David H.....	Montreal.....	2,500	326
Hart, Gerald E.....	do.....	5,000	1,125
Jesse, Joseph.....	do.....	10,000	2,250
Jodoin, Amable, jun.....	do.....	10,000	2,250
Jetté, L. A.....	do.....	5,000	750
Jacques Cartier Bank.....	do.....	10,000	2,250
Kay, Fred. W.....	do.....	35,000	5,200
Lyman, Henry.....	do.....	10,000	2,250
Laberge, A., et fils.....	do.....	2,500	562
Laveille, Jos.....	do.....	5,000	1,070
Laurier, Hon. Wilfrid.....	Ottawa.....	1,000	200
Latraverse, Regis.....	Sorel.....	1,000	225
Lamy, Thomas.....	Yamachiche.....	1,000	225
Labine, Jules.....	Montreal.....	5,000	1,125
Lambert, Frs. X.....	Ottawa.....	1,000	210
Malson, J. H. R.....	Montreal.....	5,000	1,125
Masson, Damase, Estate.....	do.....	10,000	2,250
Milhard, Robert.....	do.....	10,000	1,000

CITIZENS'—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Mercier, Joseph.....	Montreal.....	5,000	1,125
Martin, Moise.....	do.....	5,000	1,125
Mallette, L. Z.....	do.....	2,500	562
Munro, Daniel.....	do.....	5,000	1,125
Mathieu, Euclide.....	do.....	2,500	562
Mercier, Felix.....	do.....	2,500	562
Major, Geo. W., M.D.....	do.....	1,000	225
Moss, Geo. W.....	do.....	4,000	900
MacDonald, Duncan.....	do.....	10,000	2,250
Mackay, Joseph.....	do.....	10,000	2,250
McCarthy, D. & G.....	Sorel.....	15,000	3,375
McCarthy, Catharine E... ..	do.....	6,000	1,350
McDougall, James.....	Montreal.....	5,000	1,125
McGoun, Arch'd.....	do.....	5,500	1,237
McGarvey, Owen.....	do.....	5,000	1,125
McNally, W. H.....	Port Dover.....	1,000	225
McConville, Edward.....	Joliette.....	1,000	225
McKenzie, Thomas.....	Sorel.....	2,000	450
McKenzie, Chas. H.....	do.....	2,000	450
McVord, A. T., sen.....	Toronto.....	1,000	225
Nelson, H. A.....	Montreal.....	10,000	2,250
Proctor, Chas. D.....	do.....	10,000	2,250
Pallascio, G.....	do.....	5,000	1,125
Poupart, Joseph, Estate.....	do.....	5,000	750
Prefontaine, Toussaint.....	do.....	2,500	562
Pariseau, Damase.....	do.....	2,500	562
Roy, Adolphe, Estate.....	do.....	43,300	8,600
Rodier, C. S.....	do.....	10,000	2,250
Rae, Jackson.....	do.....	5,000	1,125
Rolland, J. B.....	do.....	5,000	1,125
Rolland, J. D.....	do.....	1,000	225
Rolland, S. J. B.....	do.....	1,000	225
Ramsay, Alexander.....	do.....	5,000	1,125
Rodier, P. A.....	do.....	1,700	382
Rasthoul, A.....	do.....	1,600	360
Reekie, R. Jas.....	do.....	10,000	2,250
Russell, Alex.....	Ottawa.....	1,000	225
Rosa, Joseph.....	Quebec.....	1,000	225
Richard, Edward.....	L'Assomption.....	4,000	900
Renaud, late J. W., Estate.....	Joliette.....	2,500	562
Renaud, J. B.....	Quebec.....	1,000	225
Robillard, U. J.....	Beauharnois.....	2,900	400
Shepherd, R. W.....	Montreal.....	10,000	2,250
Sache, Wm.....	do.....	8,300	1,867
Stephen, George.....	do.....	10,000	2,250
Smith, Wm.....	do.....	10,000	2,250
Starnes, Hon. Hy.....	do.....	8,300	1,867
Smith, P. F. C.....	do.....	5,000	1,125
St Charles, F. X.....	do.....	5,000	1,125
Scholes, Francis.....	do.....	10,000	2,250
Scholes, H. H.....	do.....	7,500	1,687
Smith, Hon. D. A.....	do.....	5,000	1,125
Sutton, Thomas.....	do.....	1,000	225
Trudel, E. H., M.D.....	do.....	5,000	1,125
Tonrville, Louis, Estate.....	do.....	5,000	500
Tempest, J. W.....	do.....	5,000	1,125
Villeneuve, Nazaire.....	do.....	10,000	2,250
Vinet, Fabien.....	Sault au Recollet.....	5,000	1,125
Vezina, Frs.....	Quebec.....	1,000	225

CITIZENS'—*Concluded.*
LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Workman, Thomas.....	Montreal	10,000	2,250
Wilson, Andrew, Estate.....	do	5,000	1,125
Wilson, Thomas	do	10,000	2,250
	Total.....	1,188,000	245,369

LIST of Outstanding Calls in course of payment on the 31st December, 1879.

Name.	Amount.	Residence.	Amount.
	\$ cts.		\$ cts.
Abbott, Harry.....	1,039 51	Estate of Jude Valois.....	362 50
Bastien, B.....	312 50	Estate of A. Walker.....	1,047 50
Bourque, J.....	75 00	Estate of Leblanc and Cassidy...	625 00
Brazeau, C., sen.....	450 00	Estate of Luke Moore.....	250 00
Brazeau, C., jun.....	625 00	Estate of Adophe Roy.....	1,082 50
Cramp, Thomas.....	750 00	Evans, Mrs Margaret.....	1,250 00
Cassidy, J. L.....	640 32	Henderson, D. H.....	236 48
Chevalier, M.....	250 00	Jetté, L. A.....	375 00
Estate of late H. Fraser.....	1,250 00	Kay, F. W.....	2,675 00
Estate of late C. Campbell.....	62 00	Laurier, Hon. W.....	25 00
Estate of late G. Warner.....	625 00	Lambert, F. X.....	15 00
Estate of L. G. Beliveau.....	1,250 00	Leveillé, Jos.....	55 00
Estate of J. Brunet.....	625 00	Millard, Robert.....	1,250 00
Estate of O. DeBlois.....	625 00	Poupart, J.....	375 00
Estate of E. Hudon.....	625 00	Robillard, U. J.....	50 00
Estate of Wm. McNaughton.....	1,250 00	Tourville, Louis.....	625 00
Estate of N. Valois.....	625 00		
		Total.....	21,931 31

THE CONFEDERATION LIFE ASSOCIATION OF CANADA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Abbott, Thomas	Halifax	2,000	200
Allan, Andrew	Montreal	2,000	200
Ball, F. A.	Toronto	10,000	1,000
Bain, R.	do	5,000	500
Burpee, Hon. J.	St. John, N.B.	5,000	500
Boyd, John	do	2,500	250
Beary, James, jun., Q. C.	Toronto	2,500	250
Barber, Robert, in trust	Streetville	20,000	2,000
Bassett, Thomas	Bowmanville	2,500	250
Cameron, Archibald	Toronto	5,000	500
Copp, Clark & Co.	do	5,000	500
Carpmael, Charles	do	5,000	500
Carpmael, Charles, in trust	do	31,000	3,000
Dixon, B. Homer	do	10,000	1,000
Daniel, T. W.	St. John, N.B.	2,500	250
Dunn, James L.	do	2,000	200
Driscoll, Priscilla	York Township	23,000	2,300
Elliot, Wm.	Toronto	10,000	1,000
Fletcher, Ashton	Woodstock	2,000	200
Green, Rev. A.	Toronto	5,000	500
Gunn, Rev. R. F.	Argyle	2,000	200
Gibbs, W. H., in trust	Oshawa	20,000	2,000
Gibbs, Hon. T. N., in trust	do	10,000	1,000
Gibbs, Frances	do	10,500	1,050
Hooper, Edward	Toronto	5,000	500
Hooper, C. E.	do	5,000	500
Hingston, W. H.	Montreal	5,000	500
Howard, A. McL.	Toronto	5,000	500
Howland, Sir W. P.	do	10,000	1,000
Harrison, Wm. F.	St. John, N.B.	3,000	300
Hutchinson, Rebecca	do	1,000	100
Hamilton, J. C.	Toronto	1,600	160
Home Loan & Savings Co.	do	4,000	400
Jackson, M. B.	do	5,000	500
Jones, Simeon	St. John, N.B.	2,000	200
Jones, Hon. T. R.	do	2,000	200
Johnston, Henry J.	Montreal	8,000	800
Kenny, Sir Edward	Halifax	2,000	200
Lacombe, A.	Montreal	5,000	500
Lee, Walter S.	Toronto	5,000	500
Lewis, Zenas B.	Clifton	3,000	300
Lockie, J. L., and Bolster, L., in trust	Toronto	5,000	500
London Canadian Loan and Agency Co., in trust	do	17,500	1,750
Macdonald, J. K.	do	6,000	600
Mason, W. T.	do	5,000	500
Morton, Benjamin, in trust	do	5,000	500
Mason, J. H.	do	20,000	2,000
Macdonald, Hon. D.	do	10,000	1,000
Macdonald, Hon. J.	Ottawa	2,000	200
Mitchell, G.	Halifax	2,000	200
Mackay, Jane	Montreal	10,000	1,000
Macdonald, W.	Toronto	10,000	1,000
Macdonald, Charlotte Emily	do	1,000	100
McMaster, Hon. Wm.	do	19,000	1,900
McLean, J. S.	Halifax	2,000	200
McMonagle, H. C.	St. John, N.B.	8,000	800
Nicholson, J. W.	do	3,000	300
Nordheimer, S.	Toronto	5,000	500

CONFEDERATION LIFE—*Concluded.*LIST OF SHAREHOLDERS—*Conclude 1.*

Name.	Address.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Penny, E. Goff	Montreal	2,000	200
Peterson, P. A.	do	11,000	1,100
Russell, J. P.	Toronto	2,000	200
Ryan, M. P., M.P.	Montreal	5,000	500
Rees, D. J.	do	500	50
Robinson, Robert	Canterbury, N.B.	2,500	250
Randolph, Archibald F.	Fredericton, N.B.	2,500	250
Reed, Richard	Bowmanville	2,500	250
Sincennes, Denyse P., Executrix	Montreal	2,500	250
Smiley, Eliza V.	Yorkville	16,000	1,600
Turnbull, Wm. W.	St. John, N.B.	2,000	200
Tilton, John	Ottawa	1,000	100
Vaughan, Henry.	St. John, N.B.	4,000	400
Vidal, Beaufort Henry	Toronto	1,900	190
Wadsworth, Elizabeth	Weston	4,000	400
Wilson, Daniel	Toronto	10,000	1,000
Wilkes, Robert	do	10,000	1,000
Wilmot, Hon. L. A.	Fredericton, N.B.	4,000	400
Young, James, M.P.P.	Galt	10,000	1,000
Young, G. Paxton	Toronto	10,000	1,000
	Total	500,000	50,000

DOMINION FIRE AND MARINE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Atkins, J. F	Bothwell	200	30
Aitcheson, D.	Hamilton	1,000	150
Anderson, Wm	Petrolia	1,000	150
Andrew, H. P.	Toronto	2,000	300
Atwill, George	Bothwell	500	75
Bain, R.	Toronto	1,700	255
Bassett, H. D.	Hamilton	1,000	150
Bauer, L.	do	1,000	250
Beddome, F. B.	London	2,000	150
Bell, Wm	Hamilton	1,000	150
Bible, George	do	5,000	50
Birrell, George S.	London	5,000	750
Blackburn, J.	do	1,000	150
Bodman, W. J.	Bothwell	500	75
Boulbee, Jno.	Hamilton	1,000	150
Bowman, J.	London	1,000	150
Bowes, R. H.	Toronto	1,000	150
Brierley, R.	Hamilton	1,000	250
Bruce, F. C.	do	1,000	150
Bruce, A.	do	5,000	750
Bunbury, H. T.	do	1,000	250
Burgess, R. K.	Toronto	5,000	750
Buntun, A.	Montreal	5,000	750
Calder, John	Hamilton	2,500	375
Clendenan, D. W.	Toronto	3,300	450
Carscallen, Henry	Hamilton	2,500	375
Carmichael, R.	Toronto	2,000	300
Carmichael, Mrs. M. C.	do	1,000	150
Carmichael, W. R.	do	1,500	225
Caverhill, T.	Montreal	5,000	750
Christie, T.	Toronto	2,500	375
Chisholm, R.	Hamilton	1,000	150
Cleghorn, A.	London	1,000	150
Colbeck, H.	Hamilton	1,000	150
Corsan, T.	do	1,000	250
Connelly, J. E.	Windsor	1,000	100
Counsell, C. M.	Hamilton	5,000	750
Comer, G. H.	Guelph	1,000	150
Cowie, T.	Hamilton	2,500	125
Cowan, W. S.	Stratford	500	75
Cowan, D.	Toronto	5,000	500
Crawford, S.	London	2,000	300
Crombie, M.	Toronto	1,000	150
Crotty, J.	Bothwell	500	75
Cronyn, B.	London	1,000	150
Cruikshank, R.	Hamilton	1,000	150
Cooke, J. E.	London	2,000	300
Dalley, F. F.	Hamilton	1,000	150
Davidson, W. M.	do	500	75
Dalton, J. D.	London	2,000	300
Davis, F. J.	Windsor	1,000	.....
Despard, F. A.	London, Ontario	6,000	900
Despard, F. A., in trust	do do	1,000	150
Despard, C.	do England	5,000	750
Despard, M. C.	do do	5,000	750
Despard, W. F.	do do	5,000	750
Dick, D. B.	Toronto	2,500	375
Duff, W. A. H.	Hamilton	1,000	150
Eaton & Co., James	London	1,000	150

DOMINION FIRE AND MARINE—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ellis, W. F.	Aylmer	2,000	300
Elliott, W.	Toronto	1,000	150
Engelhart, J. L.	Petrolia	2,500	75
Evan, R.	Hamilton	1,000	100
Fairchild, T. B.	do	1,000	150
Fairbank, J. H.	Petrolia	2,500	375
Fawcett, T.	Watford	4,500	675
Fearman, F. W.	Hamilton	2,500	250
Finnemore, A.	London	1,000	150
Fitzpatrick, M.	Hamilton	500	75
Fitzgerald, F. A.	London	1,000	150
Foster, C.	Hamilton	2,500	184
Franks, C. B.	do	1,000	
Gartshore, A.	do	1,000	
Garner, J. S.	London	5,000	750
Gillies, D.	Hamilton	1,000	150
Gillard, W. H.	do	2,500	375
Girdlestone, G. W.	Windsor	2,000	200
Gibson, J. M.	Hamilton	2,500	375
Glassco, J. T.	do	1,000	250
Goodhue, C. F.	London	2,000	
Grant, R.	Hamilton	2,500	
Grant, W. W.	do	1,000	150
Green, J.	London	2,000	300
Green, T.	do	1,000	150
Greene, E. K.	Montreal	5,000	750
Greene, E. K.	do	5,000	1,250
Gunn, R. L.	Hamilton	500	125
Haight, C.	Toronto	1,000	100
Hallam, J.	do	10,000	1,000
Hammond, H. C.	Hamilton	1,000	250
Harvey, A.	do	5,000	750
Harvey, J.	do	5,000	1,250
Harvey, J., in trust.	do	3,000	450
Harding, H.	do	500	75
Harris, T. W.	Bothwell	200	30
Hart & Rawlinson	Toronto	2,500	375
Hays, J. A.	Aylmer	2,000	
Harrison, D. H.	St. Marys	1,000	150
Hendrie, W.	Hamilton	5,000	1,250
Hennessey, John	do	1,000	200
Herst, R.	Toronto	500	10
Hills, R.	Hamilton	1,000	150
Hilton, E.	do	1,000	
Hodgens, E.	London	1,000	150
Hogan, J. H.	Hamilton	1,000	150
Jaffray, R.	Toronto	1,000	100
Jones, C.	do	1,000	150
Kerr, J. W.	Hamilton	1,000	125
Kerr, M. A.	do	500	50
Kerner, J.	do	1,000	150
Kirby, E.	Petrolia	1,000	150
Kidd, D.	Hamilton	500	75
King mill, T. P.	London	1,000	150
Knowlton, M.	do	5,000	
Lytte, F. A.	Toronto	2,000	300
Labatt, J.	London	1,000	150
Laidlaw, W.	Hamilton	5,000	500
Lancey, H. W.	Petrolia	2,500	375

DOMINION FIRE AND MARINE—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Lawry, T	Hamilton.....	2,500	375
Livingston, N. M	Mitchell.....	1,000	50
Lottridge, J. M	Hamilton.....	2,500	625
Lucas, Park & Co.	do	2,000	500
McCallum, C	London	1,000	150
McCausland, T	Toronto.....	2,000	300
McCraney, D	Bothwell.....	5,000	750
McDiarmid, J	London, Eng	2,500	375
McDonald, J	Petrolia.....	2,000	300
McDonald, W. R.	Hamilton.....	2,500	375
McElderry, Kennedy & Co.	do	1,000	100
McInnis, A	do	5,000	1,250
McInnis, D	do	5,000	750
McIntosh, W. D	Toronto.....	1,000	100
McLellan, D	Hamilton.....	1,000	150
McMurrich, W. B	Toronto.....	500	75
McPhail, R	do	1,000	150
McQueen, J. B	Hamilton.....	2,500	625
McRae, D	do	2,500	375
McRae, A	London.....	1,000	150
Mackelcan, F	Hamilton.....	2,500	375
Mackay, R	do	1,000	250
Macmillan, D	London.....	1,000	100
Mahon, J. F	do	5,000	750
Mahon, J. A	do	2,000	300
Malloch, A. E	Hamilton.....	5,000	750
Martin, E	do	5,000	1,250
Marshall, W	do	1,000	250
Mason, J. J	do	1,000	250
Masuret, M	London.....	1,000	150
Meakins, J. M	Hamilton.....	500	75
Nichie, J	Toronto.....	1,000	150
Mitchell, E	Hamilton.....	2,500	625
Moffat, J	London.....	500	75
Moodie, J	Hamilton.....	2,500	375
Moorehead, G	London.....	2,500	16
Mocat, J	do England.....	10,000	1,500
Mulligan, C. W	Hamilton.....	500	75
Murton, J. W	do	1,000	150
Murray, A	do	1,000	150
Murray, H	do	1,000	150
Murray, R. S	London.....	1,000	150
Murray, C	do	1,000	150
Nairn, A	Toronto.....	1,000	150
Nairn, S	do	2,000	300
Nott, John F	Montreal.....	5,000	1,250
O'Leilly, J. E	Hamilton.....	1,000	50
Osler, B. B	do	5,000	750
Parkes, J	do	2,000	500
Patton, A. M	Toronto.....	500	75
Peters, S	London.....	1,000	150
Pim, E. S	Ireland.....	5,000	750
Powell & Co., A. B	London.....	1,000	150
Pudicombe, R. W	do	1,000	150
Ramsay, A. G	Hamilton.....	2,500	375
Ramsay, W	Toronto.....	1,000	150
Ramsay, R. H	do	1,000	150
Rogan, W	Bothwell.....	200	30
Reid, W. G	Hamilton.....	1,000	150

DOMINION FIRE AND MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ribighini, C.	Petrolia.....	2,000	300
Robertson, J.	Hamilton.....	1,000	150
Rolph, Smith & Co.	Toronto.....	5,000	500
Ross, T. S.	Hamilton.....	1,000	250
Rowland, M. H.	London.....	500	75
Saunders, T.	Toronto.....	1,000	270
Schrader, F. J.	Hamilton.....	500	75
Schulenburg, A. R.	Windsor.....	1,000	150
Sinclair, J. S.	Hamilton.....	2,000	200
Simpson, J.	do.....	5,000	1,250
Smart W. L.	do.....	1,000	.....
Small, J.	Toronto.....	1,000	150
Smith, J.	Hamilton.....	1,000	.....
Smith, J.	Brantford.....	1,000	150
Spencer, C. N.	London.....	1,000	150
Stanton, F. H. L.	Hamilton.....	1,000	150
Stewart, J.	do.....	1,000	150
Stewart, J.	do.....	1,000	150
Stewart, A.	Toronto.....	1,000	150
Stewart, G.	Hamilton.....	500	125
Stuart, J. M.	do.....	1,000	250
Stirton, John.....	do.....	1,000	150
Tarbox, J. N.	do.....	5,000	.....
Taylor, J.	London.....	1,000	150
Taylor, T. W.	do England.....	10,000	1,500
Thompson, A. D.	Bothwell.....	200	30
Tighe, R. S.	do.....	200	30
Treble, S. G.	Hamilton.....	1,000	150
Turner, A.	do.....	2,500	375
Tuckett & Billings.....	do.....	2,500	375
Vail, A. S.	do.....	10,000	2,500
Vaughan, L. B.	Petrolia.....	1,000	150
Walker, Jas. & Co.	Hamilton.....	2,500	625
Walker, W. F.	do.....	1,000	250
Watkins, T. C.	do.....	1,000	150
Waters, M.	Bothwell.....	100	15
Waterman, J.	London.....	2,000	300
Webster, W.	Hamilton.....	2,000	300
Weinaug, J. V.	Brantford.....	1,000	150
White, T. & R.	Montreal.....	5,000	250
Wickett, S. R.	Toronto.....	2,000	213
Williams, G. J.	Hamilton.....	1,000	150
Woodley, S.	do.....	2,500	375
Wyld, F.	Toronto.....	5,000	1,250
Young, J.	do.....	5,000	500
Total		460,600	68,688

MERCHANTS' MARINE INSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Audet, F. M.	Quebec.	2,100	420
Andrews, Thomas.	do	2,000	400
Allard, N.	do	100	20
Archber, Robert.	Montreal	1,000	200
Audet, G. J.	Quebec.	100	20
Anderson, D., in trust.	Montreal	7,000	1,400
Abbott, Richard.	Halifax	500	100
Aikins, Charles.	Falmouth	400	80
Allison, M. G.	Windsor, N.S.	500	100
Allison, Matthew	do	300	60
Anderson, W. C.	Halifax	500	100
Anderson, Willoughby	do	500	100
Anderson, Alexander.	do	500	100
Aylward, Thomas	Windsor, N.S.	1,000	200
Anderson, Wier, Executors.	Toronto.	1,000	200
Atkins, N. Isaac.	Chicago	2,500	500
Baldwin, W. H.	Quebec.	1,000	200
Barsalou, Joseph	Montreal	500	100
Belleau, Sir N. F.	Quebec	1,200	240
Benny, Robert.	Montreal	1,000	200
Billingsley, F.	Quebec	20	40
Blais, L. H.	Montmagny	2,400	480
Blais, Narcisse	Berthier	100	20
Brown, Robert.	Montreal	1,000	200
Bogue, Jas. P.	Quebec	100	20
Buchanan, Mrs. C. L.	do	10,000	2,000
Budden, J. S.	do	1,000	200
Burke, Walter, Estate of	Montreal	2,000	400
Burland, G. B.	do	1,000	200
Burstal, J.	Quebec	2,000	400
Battle, John	Thorold	1,000	200
Begin, Edouard.	Quebec	1,200	240
Burgess, R. K.	Toronto.	1,000	200
Buntin, Wm.	Wellington Square	500	100
Bruce, Alex.	Hamilton	1,000	200
Brooke, T. M.	Brockville	300	60
Burton, W. F.	Hamilton	500	100
Baker, Ed.	Amherst	500	100
Bent, L.	Granville	500	100
Black Bros. & Co.	Halifax	1,000	200
Black, Dr. J. B.	Windsor, N.S.	500	100
Black, S. G.	do	2,000	400
Brennan, W. C.	Halifax	1,000	200
Brown, Thomas A.	do	500	100
Butler, James	do	1,000	200
Bourke, W. C.	Charlottetown.	500	100
Cantin, C. A.	Montreal	3,200	640
Cantin, Jane.	do	1,800	360
Campbell, W. D.	Quebec.	5,800	1,160
Carbray, F.	do	500	100
Cassidy, J. L.	Montreal.	1,000	200
Charlebois, W. A.	do	500	100
Chinic Beaudet & Co.	Quebec	100	20
Convey, Wm.	do	500	100
Cooper, Wm.	Montreal.	1,000	200
Cream, Wm.	Quebec	3,200	640
Cabill, John C.	Halifax	100	20
Chipman, James E.	do	1,000	200
Clarke, C. A.	do	500	100

MERCHANTS' MARINE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. Subscribed for.	Amount Paid up in Cash.
		\$	\$
Clarke, Nepean.....	Halifax.....	2,000	400
Coffin, Peter	do	500	100
Creighton, Joseph	Lunenburg	500	100
Cronan, John, & Son.....	Halifax	500	100
Cronan, Daniel	do	1,000	200
Crow, James	Truro	500	100
Crowell, S. O.....	Halifax	500	100
Crowell, Mrs. Leah.....	Barrington	500	100
Crowell, John O	do	500	100
Curren, John E	Windsor, N.S.....	1,000	200
Chesley, Thomas W.....	Granville.....	500	100
Churchill, E., & Sons	Hantsport.....	500	100
Curll, Thomas	Lunenburg.....	1,000	200
Cummins, John D.....	Halifax	1,000	200
Calhoun, H. A.....	St. John.....	2,500	500
Chandler, Hon. E. B.....	Dorchester.....	1,000	200
Carvell Bros	Charlottetown.....	1,500	300
Carvell, J. S	do	1,000	200
Campbell, A. H.....	Toronto.....	500	100
Close, P. G	do	1,000	200
Cole, Nathaniel.....	Cobourg.....	200	40
Coombe, A. J	Amherstburg	500	100
Cockburn, Geo	Cobourg.....	200	40
Cochrane, J. C. T.....	Brockville.....	1,000	200
Clayes, E. D	do	1,500	300
Cleghorn, A	London.....	1,000	200
Crawford, S., Executrix.....	Brockville.....	1,000	200
Cox, E. S	Toronto.....	500	100
Darling, Wm.....	Montreal	10,000	2,000
Darling, Jas	do	300	60
Darling, Herbert.....	do	300	60
Deroy, Basil, père	L'Islet.....	400	80
Deroy, Basil, fils	Montreal	200	40
Desjardins, Joseph.....	St. André	200	40
Delisle Bros & McGill, Estate	Montreal.....	1,000	200
De Varennes, F.....	Quebec.....	100	20
Dick, John	do	1,000	200
Dinning, Henry	do	5,000	1,000
Dinning, H., in trust.....	do	4,000	800
Dionne, G	St. Thomas.....	100	20
Donnelly, Jas.....	Montreal	1,000	200
Drake, T. C	do	500	100
Dugal, F. D	Quebec.....	13,200	2,640
Dubug, T	do	2,000	400
Daoust, J. G	Windsor, Ont.....	500	100
Dallas, A. C	Hamilton.....	1,500	300
Detlor, Jno. C.....	Goderich	1,000	200
Davidson, M	Cobourg	100	20
Dermott, Patrick	do	100	20
Dimock, E. W	Windsor, N.S.....	500	100
Dimock, L. E	do	600	120
Dimock, C. H.....	do	600	120
Dumppierre, O.....	Halifax	500	100
Doran, John	Windsor, N.S.....	500	100
Doull, John	Halifax	1,000	200
Doyle, Peter.....	Windsor, N.S.....	300	60
Davies, L. H	Charlottetown.....	1,000	200
Dawson, W. E.....	do	1,000	200
Dodd, Sim. W	do	500	100

MERCHANTS' MARINE—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Duncan, Jas., & Co	Charlottetown	1,000	200
Eckersley, Jno	Halifax	1,000	200
Ei-enhauer, Jas.	Lunenburg	500	100
Esson, Wm	Halifax	500	100
Faulkner, D. W.	Hantsport	300	60
Flynn, Jas	Halifax	200	40
Forsyth, Geo. E.	do	300	60
Forsyth, Geo. E., in trust	do	500	100
Fraser, David	Dartmouth	500	100
Frost, Edwin	St John	1,000	200
Field, J. C.	Cobourg	200	40
Field, F. W.	do	300	60
Fitzgerald, Georgina B.	London	2,000	400
Fitzgerald, Margarette O.	do	2,000	400
Fitzgerald, W. W.	do	1,000	200
Fair, Jno. T. A.	Cobourg	500	100
Flett, Wm	Toronto	1,000	200
Forlong, H. J.	do	500	100
Flynn, J.	Quebec	500	100
Foley, M. S.	Montreal	500	100
Foisy, Theo.	Quebec	1,000	200
Force, Anthony	Montreal	1,000	200
Fournier, Noel	Cap St. Ignace	100	20
Fraser, Thos., Estate of	Quebec	1,100	220
Garneau, P., & Frère	do	600	120
Giasson, J. F.	L'Islet	200	40
Gibb, James	Quebec	1,000	200
Godbout, F.	Berthier	300	60
Gould, C. H.	Montreal	2,500	500
Gregory, J. U.	Quebec	7,400	1,480
Gregory, Mrs. M. L.	do	2,600	520
Gunn, B. P.	do	500	100
Ginty, John	Toronto	500	100
Gifford, C. G.	Cobourg	500	100
Green, John	do	100	20
Green, John	London	1,000	200
Gordon, Jas	Cobourg	4,700	940
Gordon, W. H.	do	1,000	200
Gillan, John	Charlottetown	500	100
Gastonguay, F.	Halifax	500	100
Graham, Jas. E.	Windsor, N.S.	1,800	360
Gundry, Fred.	Halifax	1,000	200
Greer, Geo. M.	do	500	100
Hart, L. V.	do	1,000	200
Hart, Abraham W.	do	300	60
Hart, A. W., in trust	do	500	100
Haley, Allen	Windsor, N.S.	1,500	300
Haley, Maude M.	do	200	40
Hea, Joshua R.	Montreal	500	100
Harvie, John A.	Newport	1,500	300
Harrington, W. D.	Halifax	1,000	200
Harrington, W. H.	do	1,000	200
Harrington, W. M.	do	500	100
Hartigan, Bernard	do	500	100
Hesslein, Henry	do	1,000	200
Howe, Henry	Windsor, N.S.	500	100
Howe, Henry, jun.	do	500	100
Hensley, Ellen S.	do	2,500	500
Holloway, Thos.	Halifax	500	100

MERCHANTS' MARINE—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hunter, David.....	do	500	100
Hunter, Jas.....	do	1,000	200
Hunt, Jas. E.....	Lunenburg.....	500	100
Howatt, Geo.....	Crapaud	500	100
Handman Bros.....	Charlottetown.....	1,000	200
Hall, S. S.....	St John	1,000	200
Hagerman, J. G.....	Cobourg.....	200	40
Hargraft, G. R.....	do	100	20
Harvey, Jno.....	Hamilton.....	2,500	500
Harvey, T. A.....	Cobourg.....	100	20
Harvey, T. R.....	do	1,000	200
Hayden, Thos.....	Port Hope.....	200	40
Hutchins, Wm.....	Cobourg.....	100	20
House, Frank.....	do	500	100
Hughes, Patrick.....	Toronto.....	1,000	200
Hutcheson, Geo.....	Brockville.....	1,000	200
Halle, J.....	Quebec.....	100	20
Hardy, N. S.....	do	500	100
Hatton, J. C.....	Montreal	2,500	500
Hawkins, T.....	Quebec	500	100
Hearn, John.....	do	200	40
Henry, J. W.....	do	1,000	200
Hodgson, Jonathan.....	Montreal.....	1,000	200
Hossack, James.....	Quebec	200	40
Herbin, John.....	Windsor, N.S.....	1,000	200
Humphrey, G., junr.....	Quebec	300	60
Irvine, Hon Geo.....	do	500	100
Irvine, G., W. F. Wood and W. G. Petry, in trust.....	do	1,800	360
Ireland, W. S.....	Chatham.....	100	20
Ings, Jno.....	Charlottetown.....	1,000	200
Jaques & Co., G. E.....	Montreal.....	500	100
Joucas, Luc.....	St. François.....	100	20
Joseph, A.....	Quebec.....	6,900	1,380
Julien, Ferd.....	do	300	60
Julien, F. X.....	do	300	60
Julian, H.....	Port Dalhousie.....	500	100
Kane, J. H.....	Toronto.....	500	100
Kerns, Wm.....	Wellington Square	1,000	200
Kerr, J. W.....	Cobourg	100	20
Kirchboffer, J. N.....	Port Hope.....	100	20
Knox, Frank.....	Cobourg.....	100	20
Keith, Donald G.....	Halifax.....	1,000	200
Keith & Son, A.....	do	500	100
Kitchin, Jas.....	Pictou, N.S.....	4,000	800
Knowles, C. W.....	Windsor, N.S.....	1,000	200
Kennedy, Archibald.....	Charlottetown.....	500	100
Kennedy, S.....	Quebec.....	1,500	300
Kinnear, Jas.....	Leeds	400	80
Knight, A.....	Quebec.....	500	100
Laard, J. U.....	do	2,000	400
Landry, J. E.....	do	1,000	200
Lamere, J. B.....	Montreal.....	100	20
Laroche, A.....	Quebec.....	500	100
Lawrence, W. V., in trust.....	Montreal.....	300	60
Le-age, S.....	Quebec.....	1,000	200
Lesperance, M.....	St. Thomas.....	500	100
Lord, James.....	Montreal.....	2,000	400
Lawson, Henry.....	Halifax.....	2,000	400

MERCHANTS' MARINE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Lowell, W. L.	Halifax	500	100
Le Grandais, Joseph	Bay St. George	500	100
Lawrence, B. R.	St. John	2,500	500
Longworth & Co.	Charlottetown	500	100
Lord, Artemas	do	1,000	200
Lefurgey, Hon. Jno	South Side	500	100
Lewis, Rice, & Son	Toronto	1,500	300
Leys, John, jun.	do	500	100
Mallory, C. R.	Cobourg	500	100
Meredith, H. H.	Port Hope	200	40
Munro, Wm	Chicago	1,000	200
Marchildon, C. J.	St. Pierre	1,400	280
Martel, J. B.	Quebec	200	40
Martineau, J. L.	do	100	20
Marquis, F. X.	do	300	60
Mitchell, Hon. Peter	Montreal	1,000	200
Menard, Chas., fils.	L'Islet	200	40
Morin, L. E.	Montreal	1,000	200
Morgan, James	Quebec	600	120
Monier, Hector	do	600	120
Montizambert, C. E.	do	1,000	200
Motz, J.	do	1,000	200
Meagher Jno	Carleton	1,100	220
Morton, Phillips & Bulmer	Montreal	1,000	200
Murphy, Thos. B.	do	2,500	500
Murphy, O.	Quebec	1,200	240
Marshall, Wm. F.	Bear River	1,000	200
Mann, Jno	Windsor, N.S.	500	100
Mann, Jas	do	500	100
Messenger, Alvenia	Bridgport, N.S.	100	20
Messenger, Adelia A.	do	100	20
Messenger, Elias	do	500	100
Morris, Jno. W.	Windsor, N.S.	1,000	200
Morse, Albert	Bridgetown	500	100
Moore, E. B.	Newport	500	100
Moseley, Eben	Dartmouth	500	100
Moody, Wm	Halifax	500	100
Moseley, Robert	do	1,500	300
Mounce, Geo	Avondale	2,000	400
Morton, L. J.	Halifax	2,500	500
Murray, Wm	Port Hawkesbury	100	20
Marshall, Robert	St. John	5,000	1,000
Moran, Jas. H.	do	3,000	600
Muirhead, Wm., jun.	do	1,000	200
Muirhead, Hon. Wm.	Miramichi	2,500	500
Muir, A., & Bro.	Port Dalhousie	1,000	200
Mackay, Edward	Montreal	2,500	500
Macdougall, J.	do	2,500	500
Mackenzie, R.	do	500	100
McLaren, J. C.	do	1,000	200
McLaughlin, M.	Quebec	500	100
McPhie, Dugald	Montreal	1,000	200
McWilliam, Wm.	Quebec	2,500	500
McCabe, Jno. A.	Hantsport	400	80
McColl, Jeffrey	New Glasgow	1,000	200
McDonald, Wm.	Halifax	1,000	200
McKay, Daniel	V Sydney	2,500	500
Maclean, John S.	Halifax	500	100
McPherson, David.	do	500	100

MERCHANTS' MARINE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Macdonald, A. A.	Charlottetown.	1,000	200
McLeod, Geo.	do	500	100
McLeod, M.	do	1,000	200
McLeod, Neil.	do	1,000	200
Macdonald, D. A., His Hon.	Toronto.	2,000	400
McCullough, W.	Brockville	500	100
McDougall, R.	C. bourg	100	20
McGarvey, E.	London	500	100
McGillivray, E.	Ottawa	2,000	400
McKay, Donald	Toronto.	1,000	200
Nairn, A.	do	2,000	400
Nairn, Stephen	do	500	100
Neelon, H.	Port Dalhousie.	500	100
Noonan, Jno. R.	Pictou, N.S.	500	100
Newcombe, J. E.	Hantsport.	1,000	200
North, John B.	Pictou, N.S.	1,000	200
Owen, J. M.	Annapolis.	300	60
Owen & Kaulbach.	Innenburg	1,000	200
Owen, Hon. L. C.	Charlottetown	500	100
Oliver, J. E., in trust.	Quebec.	100	20
Ogilvie, A. W.	Montreal.	2,500	500
O'Malley, J.	Quebec.	1,000	200
Oswald, J. K.	Montreal.	1,500	300
Oswald, W. R.	do	1,900	380
Parslow, John	do	1,500	300
Paré, Georgiana.	Quebec.	1,700	340
Paterson, Pemberton	do	1,000	200
Pentland, C.	do	200	40
Pentland, C. & G. B. S. Young, Trustees.	do	300	60
Pemberton, E. H.	do	3,600	740
Perreault, L. & Co.	Montreal.	2,000	400
Price, E. J.	Quebec.	1,700	340
Poston, Edward, Estate of.	do	500	100
Poston, Wm., Estate of.	do	2,500	500
Pemberton, G. Tudor	do	100	20
Plunkett, George	Cobourg	100	20
Perram, Lydia	Toronto.	500	100
Pringle, H.	Cobourg	700	140
Pallister, Wm. H.	Halifax	1,000	200
Pickford & Black.	do	1,000	200
Power, Patrick	do	1,000	200
Pratt, Rodman	Windsor, N.S.	300	60
Palmer, Charles.	Charlottetown	1,000	200
Rogers, Benjamin	do	1,000	200
Ray, Wm. H.	Halifax.	100	20
Ritchie, J. N. & T.	do	2,000	400
Ritchie, Thos. A.	do	1,000	200
Ray, Walter G.	do	700	140
Ramsay, A. G.	Hamilton	2,000	400
Ramsay, Wm.	Toronto	2,000	400
Rhodes, John	Brockville	300	60
Rice, Wm.	Chatham	100	20
Rimer, F. & Co.	Toronto	500	100
Rooney, Hugh	Cobourg	100	20
Rooney, Dan	do	100	20
Robinson, G.	London.	500	100
Rose, H. M.	Port Hope	500	100
Ramsay, A.	Montreal	1,000	200
Rattray, D., and H. T. Walcott, in trust.	Quebec.	600	120

MERCHANTS' MARINE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Renaud, L.	Quebec	1,000	200
Ross & Co.	do	9,100	1,820
Ross, John	do	4,400	880
Ross, J. G.	do	2,000	400
Samson, Charles	do	700	140
Savard, Roger	Chicoutimi	500	100
Scott, W. W., Estate of	Quebec	500	100
Scougall, Willoughby	do	1,000	200
Shepherd, R. W.	Montreal	2,500	500
Sheppard, W. G.	Quebec	200	40
Shea, T.	do	2,000	200
Sinclair, David	Montreal	1,000	100
Smith, Hon. D. A.	do	2,000	400
Smith, A. L.	Quebec	400	80
Stewart, A. B.	Montreal	1,000	200
Stewart, Jas.	do	2,500	500
Sewell, Jas. A.	Quebec	1,000	200
Shaw, J. A.	Windsor, N.S.	1,000	200
Seeton, Joseph	Halifax	500	100
Seeton, R. B.	do	500	100
Skaling, John	Windsor, N.S.	400	80
Scott, J. M.	do	500	100
Simpson, Wm.	do	500	100
Smith, Arthur	do	600	120
Smith, William	do	1,200	240
Smith, Bennett	do	3,100	620
Smith, C. D. W.	do	500	100
Smith, Levi	do	2,000	400
Smith, Thos. B.	do	1,200	240
Stayner, E. G.	Halifax	500	100
Sutherland, Daniel	Pictou, N.S.	1,000	200
Sweett, S. H.	Windsor, N.S.	500	100
Stairs, Wm. J.	Halifax	3,000	600
Steeves, G. D.	St. John	1,000	200
Scane & Houston	Chatham	200	40
Scarth, Cochran & Co.	Toronto	9,500	1,900
Scarth, W. B.	do	1,000	200
Shepard, S.	Port Stanley	1,000	200
Shickluna, L.	St. Catharines	1,000	200
Smith, Jno.	Toronto	1,000	200
Small, W. B.	do	100	20
Smith, Jesse	Cobourg	500	100
Strong, G. F.	Port Hope	200	40
Stephens, Boswell & Robertson	Toronto	1,000	200
Stuart, Charles	Port Hope	200	40
Sutherland, J.	Owen Sound	500	100
Thomas, William	Toronto	500	100
Taylor, John	Montreal	1,000	200
Tasker, James	do	2,500	500
Tibbs, Perceval	do	400	80
Terreau, Mme. C.	Quebec	500	100
Tetu, Vital	do	900	180
Talbot, O. W.	Cap St. Ignace	200	40
Thomson, D. C.	Quebec	1,900	380
Taylor, Joseph H.	Falmouth	400	80
Taylor, Robert	Halifax	500	100
Townsend, Silas	do	500	100
Troop, W. B.	Granville	300	60
Thompson, James	St. John	1,000	200

MERCHANTS' MARINE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Troop & Son	St. John	5,000	1,000
Turnbull & Co.	do	2,500	500
Turnbull, Chas. G.	do	2,500	500
Uniacke, R.	Halifax	1,000	200
Van Allen, D. R., & Co	Chatham	1,600	200
Vial, Denis E.	Lake Beauport	500	100
Walker, Alex.	Montreal	2,000	400
Walker, William	Quebec	1,500	300
Watters, A.	do	100	20
Watters, J. G.	do	200	40
Welch, H. W.	do	600	120
Wells, J.	do	100	20
White, T. & R.	Montreal	500	100
Woods, A.	Quebec	100	20
Waddell, Duncan	Dartmouth	500	100
Watt, William	Halifax	500	100
Watt, John A.	do	1,000	200
Wier, Wm. E.	do	500	100
Wilson, Alfred H.	Bridgeport	1,000	200
Wilson, Thos. A.	Barrington	1,000	200
Wilson, Thos. W.	do	500	100
Wilson, Benjamin C.	do	1,000	200
Wiggins, Geo.	Windsor, N.S.	1,000	200
Webb, Jno. W.	do	500	100
Wood, Elijah	Halifax	500	100
Wylde, C. J.	do	2,000	400
Wylde, C. J., in trust	do	2,000	400
Wylde, John T.	do	1,000	200
Wylie, Jas. S.	Windsor, N.S.	1,000	200
Welsh, Wm.	Charlottetown	500	100
Waldie, J.	Wellington Sq	2,500	500
Walker, W. F.	Hamilton	500	100
Wilkie, D. R.	Toronto	500	100
Wilson, Richard	Cobourg	2,000	400
Woodcock, Lewis	do	100	20
Wood, C. H.	Chatham	100	20
Wright, George	Port Hope	500	100
Whitehead, E. A.	Montreal	1,000	200
Yeo, Hon. Jno.	Port Hill	500	100
Young, D. D., Estate of	Quebec	2,300	460
Young, G. B. S.	do	600	120
Young, J. R.	do	600	120
Young, Chas. E.	Windsor, N.S.	1,000	200
Young, Matthew	Halifax	500	100
Zwicker, W. N.	Lunenburg	500	100
Total		500,000	100,000

MUTUAL LIFE ASSOCIATION OF CANADA.

SUBSCRIBERS TO GUARANTEE FUND.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$ cts.	\$ cts.
James Turner.	Hamilton.. ..	5,666 66	3,000 00
C. R. Murray.....	Montreal.. ..	2,666 67	.....
A. T. Wood.....	Hamilton.....	3,000 00	1,500 00
D. B. Chisholm.....	do	1,166 67	.....
D. McInnes	do	4,166 67	1,500 00
A. McInnes	do	4,166 67	1,500 00
A. Harvey.....	do	4,166 67	1,500 00
J. Harvey.....	do	4,166 67	1,500 00
Estate of the late P. Dewar...	Chedoke Barton.....	4,166 66	1,500 00
James Watson	Hamilton	4,166 66	1,500 00
H. T. Ridley.....	do	4,166 66	1,500 00
A. Copp.....	do	4,166 67	1,500 00
J. M. Williams	do	4,166 67	1,500 00
	Total.. ..	50,000 00	18,000 00

The full amount subscribed is included in the assets of the Company, the amount unpaid being held in the form of negotiable bonds or notes given by each individual subscriber for his own subscription, and which is described in the Annual Report as Guarantee Securities. The Association pays the subscriber seven per cent. interest on the actual amount paid up.

THE QUEBEC FIRE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Andrews, Chas. H., <i>en usufruit</i>	Quebec.....	1,000	650
Anderson, Mrs. E. G.....	do.....	1,200	780
Anderson, Mrs. Jane.....	England.....	2,200	1,430
Auld, Miss Sarah Jane.....	Quebec.....	200	130
Alford, George.....	do.....	6,000	3,900
Austin, Mrs. Widow F. F.....	do.....	2,000	1,300
Alley, Hon. C.....	do.....	1,800	1,170
Auclair, Rev. Joseph.....	do.....	4,000	2,630
Angers, Mde. L. P.....	Montreal.....	600	390
Angers, Hon. A. R.....	Quebec.....	1,000	650
Auld, Mrs. S. J.....	do.....	600	390
Burke, William, Executors of the late.....	England.....	3,800	2,470
Beaubien, Pierre.....	Montreal.....	1,800	1,170
Boisvert, F. O.....	Quebec.....	2,000	1,300
Blais, Joseph.....	St. Foy.....	1,600	1,040
Burke, E. O.....	Quebec.....	400	260
Bardy, Mrs. M. S. Lefebvre.....	do.....	1,000	650
Bolduc, Henri.....	do.....	2,000	1,300
Brown, W. P., Executrix of the late.....	England.....	6,000	3,900
Brousseau, Mrs. M. M. D.....	Quebec.....	1,000	650
Clapham, Mrs. Leonora.....	do.....	2,400	1,560
Campbell, W. D.....	do.....	5,600	3,640
Casgrain, P. B.....	do.....	5,200	3,380
Clapham, J. Greaves.....	do.....	15,200	9,880
Carrier, Mde. Henriette.....	do.....	600	390
Campbell, Mrs. Agnes.....	do.....	7,400	4,810
Collège Ste. Anne.....	Ste. Anne de la Pocatière.....	1,000	650
Cannon, E. G.....	Quebec.....	3,000	1,950
Cary, Thos. A.....	Sandwich.....	2,000	1,300
Cary, Miss Elizabeth Rebecca.....	do.....	2,600	1,690
Casau, Mlle. Josephite.....	Quebec.....	200	130
Chapman, Miss M. J.....	Lévis.....	1,000	650
Campbell, Mrs. Isabella Jane.....	Quebec.....	2,200	1,430
Corporation du Précieux Sang, St. Hyacinthe.....	St. Hyacinthe.....	200	130
Casey, Thomas.....	Quebec.....	400	260
Dugal, Diles. Emélie, Caroline and Cécile.....	do.....	400	260
Donohue, Miss Ellen.....	do.....	3,600	2,340
De Bonne, E. M., Heirs.....	Beauport.....	1,000	650
Dean, W. R.....	Quebec.....	5,000	3,250
De Foy, François, Executors of the late.....	do.....	1,400	910
Dickson, James, Executrix of the late.....	Three Rivers.....	2,000	1,300
Drum, William, Executors of the late.....	Quebec.....	1,000	650
De Blois, E. J.....	Beauport.....	600	390
De Blois, P. A.....	do.....	800	520
Dionne, Fortuné.....	Quebec.....	400	260
Davies, W. H. A., Executrix of the late.....	Montreal.....	200	130
Doucet, Rev. N.....	Gaspé.....	2,000	1,300
Derome, Mde. F. M.....	Rimouski.....	600	390
Douglass, Mrs. Charlotte, Heirs.....	Quebec.....	400	260
Dugal, F. D.....	do.....	3,000	1,950
Derousselle, Alexis, Executor of the late.....	do.....	200	130
Dean, W. R., as Tutor.....	do.....	5,000	3,250
D'Eschambault, Mde. Esther.....	do.....	1,000	650
Dupont, William.....	do.....	600	390
Fraser, Hon. John.....	do.....	2,000	1,300
Fisher, Mrs. Louisa.....	do.....	200	130
Fabrique de Québec.....	do.....	4,000	2,600
Fabrique St. Roch.....	do.....	1,600	1,040

QUEBEC FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Frémont, Mde. C. P.	Quebec	800	520
Frémont, Mde. C. P., Executrix	do	200	130
Frémont, Jules Taschereau	do	200	130
Goodwin, Mrs. Emma	England	1,800	1,170
Gauvreau, L. Edmond	Quebec	1,000	650
Gingras, Dlle. Marie E. P.	do	200	130
Gale, Mrs. B.	do	400	260
Gibb, James	do	4,200	2,730
George, Miss Elizabeth	do	600	390
Grenier, Mrs. J. O., Heirs	do	400	260
Gibb & Ross	do	3,000	1,950
Gingras, J. E., Executrix of the late	do	200	130
Grassett, Mrs. S. M.	Toronto	1,400	910
Gravel, J. A.	do	1,400	910
Gourdeau, François	Quebec	1,000	650
Garneau & Frère	do	2,600	1,690
Gibson, W. C.	do	2,200	1,430
Gregory, J. U.	do	1,000	650
Heath, Miss Emilie	Green Island	600	390
Hawtayne, W. H.	England	3,000	1,950
Hunt, Mrs. Henrietta	Quebec	4,200	2,730
Huot, Philippe	do	3,800	2,470
Hall, H. E.	do	200	130
Home, Mrs. Mary	do	7,600	4,940
Henderson, John	Montreal	2,600	1,690
Hossack, G. C.	Quebec	1,000	650
Hardy, Joseph	do	1,000	650
Hunt, James, Executors of the late	do	7,600	4,940
Hamel, Théophile, Executrix of the late	do	1,000	650
Hamilton, Robert C.	do	800	520
Hamel, Abraham	do	400	260
Hookes, Isaac	do	600	390
Hardy, A. P.	Pointe-aux-Trembles	600	390
Hardy, M. G.	do	1,200	750
Hardy, David	do	600	390
Hardy, Joseph L.	do	600	390
Hardy, Siméon	Quebec	2,200	1,430
Hudon, Théophile	do	2,200	1,430
Herring, William	do	10,000	6,500
Hunt, Weston	do	2,000	1,300
Hamilton, Robt	do	1,600	1,040
Hamilton, Hon. John	Montreal	1,400	910
Herring, Wm., in trust	Quebec	1,800	1,170
Hamilton, Charles C.	do	600	390
Heath, W. A. Curateur	Green Island	1,200	780
Heath, W. A.	do	600	390
Hale, E. J.	Quebec	10,600	6,890
Hunt, Arthur F.	do	800	520
Hunt, Herbert F.	do	600	390
Hunt, Frederick F.	do	400	260
Jones, W. H.	Ottawa	600	390
Jones, Edwin	Quebec	12,200	7,930
Jourdain, A.	do	2,800	1,820
Jolicœur, P. J.	do	600	390
Jones, Mrs. M. A.	do	4,200	2,730
Jeffery, Mrs. Mary	do	600	390
Latulippe, F.	Beaumont	1,600	1,040
Langevin, Ed. T.	Ottawa	600	390
Langevin, Miss M.	Rimouski	600	390

QUEBEC FIRE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
La Rue, S. A.....	St. Charles.....	2,000	1,300
Le Boutillier, Mrs. George.....	Gaspé.....	300	195
Le Boutillier, Philippe.....	do.....	300	195
Le Boutillier, Horatio.....	Gaspé.....	600	390
Lambly, John, Executors of the late.....	Inverness.....	800	520
Lelièvre, S., do.....	Quebec.....	600	390
Logie, Mrs. Sarah, <i>en usufruit</i>	do.....	400	260
Langevin, Jean, Right Rev. Bishop.....	Rimouski.....	600	390
Langevin, Hon. H. L., C.B.....	Quebec.....	6,000	3,900
Langevin, Rev. E.....	Rimouski.....	600	390
Langlois, Jean.....	Quebec.....	3,400	2,210
L'Archevêque de Quebec.....	do.....	1,800	1,170
LeMoine, Alexandre.....	do.....	4,000	2,600
Légaré, Rev. A. J.....	do.....	1,400	910
Langlois, Chas. B.....	do.....	2,600	1,690
Lacroix, Edouard.....	do.....	5,000	3,250
Lindsay, Mrs. E. L.....	do.....	4,200	2,730
Massue, L. H., <i>en usufruit</i>	St. Aimé.....	4,000	2,600
Melson, John, Executors of the late.....	Montreal.....	3,800	2,470
Montzambert, S., Heirs.....	Quebec.....	800	520
Mountain, Mrs. C. S.....	England.....	1,400	910
Moore, William.....	Quebec.....	4,000	2,600
McLimont, William.....	do.....	4,000	2,600
McLimont, Miss C.....	do.....	2,000	1,300
Morgan, Terence, Heirs.....	Ireland.....	3,000	1,950
Monier, Mad. Malvina.....	Quebec.....	600	390
Marcotte, Mad. Cicile.....	do.....	600	390
Molson, William, Executors of the late.....	Montreal.....	2,600	1,690
McWilliam, William.....	Quebec.....	2,400	1,560
MacNider, Jas. & Co.....	do.....	3,200	2,080
Norris, Thomas.....	do.....	200	130
O'Connor, C. R.....	do.....	400	260
Ostell, Mrs. M. E.....	Montreal.....	600	390
Orkney, J. T.....	Quebec.....	6,600	4,290
O'Donohoe, John.....	do.....	4,000	2,600
Oliver, Frederick.....	do.....	400	260
Petry, H. J., <i>et al., usufructuaries</i>	do.....	3,000	1,950
Philips, Miss M. C.....	do.....	1,400	910
Pinsonnault, Alfred.....	Montreal.....	400	260
Perrault, Mad. M. S.....	do.....	800	520
Patterson, P., Executor of the late.....	Quebec.....	4,400	2,860
Patton, Mrs. Mary.....	do.....	400	260
Parke, Mrs. Jos.....	do.....	800	520
Pelletier, Hon. C. A. P.....	do.....	1,800	1,170
Paquet, Rev. Benj.....	do.....	3,200	2,080
Pozer, Ann, Heirs.....	Beauce.....	400	260
Protestant Female Orphan Asylum.....	Quebec.....	1,600	1,040
Poston, William, Executors of the late.....	do.....	2,800	1,820
Paquet, Mad. Reine.....	Cap Santé.....	600	390
Paquet, E. T.....	St. Nicholas.....	4,000	2,600
Pentland & Young, Trustees.....	Quebec.....	800	520
Paquet, Rev. L. H.....	do.....	1,800	1,170
Paradis, L. L.....	St. Foy.....	400	260
Pampalon, Thomas.....	Quebec.....	200	130
Prévost, Mad. Ve Louis.....	do.....	400	260
Rousseau, Dr. E.....	do.....	2,400	1,560
Romain, François, Executrix of the late.....	do.....	1,000	650
Renfrew, Geo. R.....	do.....	6,000	3,900
Robitaille, Dr. Olivier.....	do.....	200	130

QUEBEC FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Robitaille, Dr. O., for children.....	Quebec.....	2,000	1,300
Ross, Jas. G.....	do.....	2,400	1,560
Stuart, Hon. G. O.....	do.....	10,000	6,500
Simons, William.....	do.....	7,800	5,070
Sewell, Rev. E. W.....	England.....	2,800	1,820
Smit, Geo, Heirs of the late, by S. B Smith	Montreal.....	2,000	1,300
Stevenson, M., Tutor to his minor children.	Quebec.....	400	260
Séminaire de Quebec.....	do.....	4,200	2,730
Shaw, Samuel J.....	do.....	10,600	6,890
Sax, Rev. P.....	St. Romuald.....	4,000	2,600
Scott, H. S.....	Quebec.....	8,400	5,460
St. Michel, Charles.....	do.....	600	390
Scott, W. W., Executors of the late.....	do.....	1,200	780
Simons, John.....	do.....	4,600	2,990
Shaw, Wm.....	do.....	400	260
Simons, Archibald.....	do.....	400	260
Stadacona Bank.....	do.....	600	390
Slous, J.....	Gaspé.....	1,000	650
Shaw, Mrs. Maria A.....	Quebec.....	400	260
Tétu, Vital.....	do.....	8,400	5,460
Tessier, Hon. U. J.....	do.....	400	260
Tremblay, Mrs. Widow P. A.....	do.....	2,000	1,300
Thibault, Louis.....	do.....	600	390
Tessier, Cyrille.....	Quebec.....	600	390
Taylor, Mrs. Sarah.....	do.....	1,600	1,040
Tessier, Félix.....	do.....	1,200	780
Taschereau, Mad. T. J.....	do.....	2,000	1,300
Turcotte, Nazaire.....	do.....	1,000	650
Temple, E. B.....	do.....	400	260
Thomson, T. Henry, in trust.....	do.....	3,400	2,210
Tourangeau, Mad. V. A. J.....	do.....	200	130
Vallée, Prudent.....	do.....	4,200	2,730
Vocelle, Olivier.....	do.....	600	390
Vézina, F., in trust.....	do.....	4,600	2,990
Wotherspoon, F. G.....	Three Rivers.....	1,000	650
Walker, William.....	Quebec.....	4,000	2,600
Walker, Mrs., Widow Hon. Wm.....	do.....	1,200	780
Walker, William, Executors of the late....	do.....	5,000	3,250
Withall, W. J.....	do.....	11,000	7,150
White, William.....	do.....	2,400	1,560
Wyse, John, Heirs.....	do.....	200	130
Withall, Mrs. Elizabeth.....	do.....	6,200	4,030
Wurtele, R. H., in trust.....	do.....	2,000	1,300
Whitehead & Turner.....	do.....	1,400	910
Young, D. D., Executors of the late.....	do.....	4,600	2,990
Yule, William, Executors of the late.....	do.....	2,000	1,300
Total.....		\$500,000	\$325,000

ROYAL CANADIAN INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Adams, Jas	St. John, N.B.....	300	180
Alexander, C.....	Montreal.....	600	360
Allen, J. H.....	St. John, N.B.....	300	180
Ambrose, T. H.....	Port Hope.....	600	360
Amiot, H.....	Vercheres.....	1,000	600
Angers, E. J.....	Quebec.....	300	180
Archer, J.....	do.....	300	180
Archer & Co.....	do.....	300	180
Arel, Louis.....	do.....	300	180
Archambault, Hon. L.....	L'Assomption.....	600	360
Archambault, Rev. L. M.....	St. Hugues.....	300	180
Atherton, A. B.....	Fredericton.....	600	360
Audet, Rev. P.....	St. Fabien.....	100	60
Audet, Rudolphe.....	Quebec.....	300	180
Audet, Nicodeme.....	St. Anselme.....	800	480
Ayotte, L.....	Maskinongé.....	3,000	1,800
Archer, R.....	Montreal.....	13,300	7,980
Andrews, T.....	Quebec.....	700	420
Antil, E.....	do.....	300	180
Apps, C. O.....	Brantford.....	800	480
Apps, W.....	do.....	800	480
Anthier, L. R.....	South Durham.....	400	240
Almour, C. M.....	Halifax.....	700	420
Avery, Ruggles.....	Mallorytown.....	300	180
Archambault, Louis.....	Terrebonne.....	300	180
Akerly, S. A.....	Fredericton.....	6,700	4,020
Barsalou, J.....	Montreal.....	2,200	1,320
Barsalou, Erasme.....	do.....	600	360
Barsalou, Hector.....	do.....	600	360
Babcock, Michael.....	do.....	600	360
Badreux, J. E.....	Three Rivers.....	300	180
Baillargé, Chas.....	Quebec.....	300	180
Babin, Damase, jun.....	St. Jean, P.Q.....	1,000	600
Bate, C. T.....	Ottawa.....	300	180
Bachlaw, H. W.....	Montreal.....	1,200	720
Bastien, A.....	do.....	700	420
Black, C. H. M.....	Halifax.....	2,900	1,740
Black, S. G.....	do.....	3,000	1,800
Brown, M. S.....	do.....	3,000	1,800
Brown, E. K., Estate.....	do.....	1,200	720
Baner, E. W. S.....	Windsor.....	600	360
Beauchamp, L. E.....	Montreal.....	600	360
Beauvais & Perrault.....	do.....	300	180
Benny, Robt.....	do.....	600	360
Bell, J. A.....	do.....	300	180
Benoit, M.....	do.....	2,500	1,500
Bellefleur, P.....	Sorel.....	600	360
Beanlien, J. B.....	Lévis.....	300	180
Beaupré, A.....	St. Elizabeth.....	900	540
Beaudry, L. Z.....	Three Rivers.....	600	360
Bernard, J. M.....	Cap Santé.....	300	180
Bertrand, D.....	Trois Pistoies.....	600	360
Bertrand, L. A.....	Isle Verte.....	600	360
Bertrand, Mrs. J. B.....	Quebec.....	600	360
Bergevin, C.....	do.....	600	360
Beament, T.....	Ottawa.....	300	180
Bethune, Rev. C. J. L.....	Port Hope.....	600	360
Brochu & Bertrand.....	Lévis.....	600	360
Birely & Co.....	Hamilton.....	600	360

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed. for.	Amount Paid up in Cash.
		\$	\$
Belanger, A.....	St. Hugues.....	300	180
Black & Locke.....	Montreal.....	600	360
Blackburn, R.....	Ottawa.....	300	180
Blais, L. H.....	St. Thomas.....	300	180
Blondin, J. A.....	Bécancour.....	600	360
Blackadar, C. C.....	Halifax.....	600	360
Elondeau, C.....	St. Paschal.....	300	180
Boulet, A.....	Quebec.....	300	180
Bourget, Louis.....	do.....	300	180
Boyce, M.....	do.....	300	180
Bossé, J. N.....	Montmagny.....	300	180
Boulet, Dr. S.....	Joliette.....	600	360
Boyden, E. S.....	Kingston.....	600	360
Bolton, Mrs. H. C.....	St. Stephen, N.B.....	300	180
Bruyere, Hon. Boucher de la.....	St. Hyacinthe.....	1,000	600
Bolduc, Rev. J. B. Z., in trust.....	Quebec.....	300	180
Brossard, Moïse.....	Montreal.....	600	360
Brodie, W. & R.....	Quebec.....	300	180
Bresse, G.....	do.....	600	360
Brown, T. C.....	Fredericton.....	300	180
Brown & Co., J.....	Kingston.....	600	360
Britton, B. M.....	do.....	600	360
Brunelle et Frère, L.....	Three Rivers.....	1,000	600
Brennan, M.....	Hamilton.....	2,000	1,200
Bramley, Mrs. C.....	Sorel.....	600	360
Breen, P.....	St. Stephen, N.B.....	600	360
Brown, R.....	Montreal.....	4,000	2,400
Buck, W.....	Brantford.....	600	360
Burrows, Chatfield & Co.....	St. Catharines.....	600	360
Burns, K. F.....	Bathurst.....	300	180
Burnstein, S.....	Quebec.....	300	180
Benoit, F.....	Sault au Recllet.....	300	180
Bell, T.....	Montreal.....	3,000	1,800
Bourgouin, N. H.....	do.....	300	180
Bourget, Rev. J. B.....	St. Henri.....	300	180
Barry & Campbell.....	Montreal.....	3,000	1,800
Bolduc, Rev. J. B. Z.....	Quebec.....	3,700	2,220
Bernier, T.....	St. Sauveur.....	1,200	720
Baker, C. L.....	Lindsay.....	700	420
Beaulieu, J. B., jun.....	Cacouna.....	200	120
Bolton, Rich.....	Montreal.....	3,300	1,980
Bolton, R., in trust.....	do.....	800	480
Burkholders, H.....	Hamilton.....	300	180
Bilodeau, L.....	Quebec.....	1,200	720
Brethour, Rev. D. L.....	Aylmer.....	100	60
Bienvenu, C.....	Montreal.....	100	60
Bowman, A. M.....	do.....	3,400	2,040
Brethour, H. W.....	Brantford.....	1,800	1,080
Brousseau, Dame C., Vve.....	Beloeil.....	800	480
Borbridge, Thos.....	Ottawa.....	100	60
Bartley, W. B., Estate.....	Montreal.....	300	180
Balcer, H. M.....	Three Rivers.....	2,900	1,740
Bellefeuille, J.....	do.....	100	60
Burrows, Stewart & Mills.....	Hamilton.....	700	420
Black, W. L., Estate.....	Halifax.....	5,800	3,480
Black, M. P.....	do.....	5,800	3,480
Buchanan, T.....	Montreal.....	700	420
Butler, Hon. J.....	Halifax.....	1,400	840
Boucher, J.....	St. Charles Bellechasse.....	1,500	900

ROYAL CANADIAN--*Continued.*LIST OF SHAREHOLDERS--*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Breden, J.....	Kingston.....	800	480
Brennan, P. C. A.....	Sorel.....	1,300	780
Blackadar, H. W.....	Halifax.....	600	360
Bramley, G. H.....	Sorel.....	600	360
Blackburn, J.....	London.....	300	180
Beauchemin et fils, M.....	Sorel.....	100	60
Bernard, Bernard.....	Montreal.....	600	360
Bell, A. W.....	Carleton Place.....	700	420
Blyth, G. R.....	Ottawa.....	200	120
Beauchamp, A.....	St. Simon.....	1,200	720
Blanchard, J.....	St. Hugues.....	200	120
Blais, L. N.....	Matane.....	500	300
Brown & Wells.....	Ingersoll.....	2,400	1,440
Barsalou, C.....	Montreal.....	1,200	720
Brown, W. E.....	Ottawa.....	200	120
Brown, Calvin.....	St. Catharines.....	400	240
Borden, G. W.....	Halifax.....	500	300
Braniff, J., Estate.....	St. Stephen, N.B.....	300	180
Bilodeau, A.....	St. Charles.....	300	180
Beaubien, L. A., Estate.....	Cap St. Ignace.....	200	120
Bureau, J.....	Three Rivers.....	700	420
Bureau, J. F. V.....	do.....	400	240
Bureau, J. N.....	do.....	2,900	1,740
Berlinguet, Mrs. F. X.....	Quebec.....	700	420
Berubé, J. F.....	Matane.....	200	120
Chabot, J.....	St. Charles, Bellechasse.....	100	60
Cooke, T. E.....	Halifax.....	1,200	720
Cliff, N. A.....	Fredericton.....	700	420
Carsley, S.....	Montreal.....	900	540
Cameron, J.....	Peterborough.....	600	360
Carter, R. P.....	Kingston.....	1,200	720
Carlisle, H.....	St. Catharines.....	600	360
Cahill, M.....	St. George, Beauce.....	200	120
Carignan, O.....	Three Rivers.....	600	360
Carrière, F., & Co.....	Quebec.....	600	360
Casey, T.....	do.....	300	180
Carrier, O.....	St. Henri.....	200	120
Caron, G., et frère.....	Trois Saumons.....	600	360
Cayer, A.....	St. Raymond.....	200	120
Cantin, C. A.....	Montreal.....	2,200	1,320
Chandler, H.....	do.....	600	360
Chalmers, Wm.....	Ottawa.....	300	180
Champness, F.....	do.....	300	180
Chubb & Co., H.....	St. John, N.B.....	600	360
Chisholm, J.....	Lindsay.....	600	360
Chouinard, H. J. J.....	Quebec.....	600	360
Chevalier, M.....	do.....	600	360
Chapleau, E. J.....	St. Paschal.....	300	180
Chadwick, F. J.....	Guelph.....	600	360
Cleghorn, A.....	London.....	300	180
Clementson, F.....	St. John, N.B.....	600	360
Clay, T.....	Halifax.....	600	360
Cliff, G. A.....	Fredericton.....	800	480
Close, Jas.....	Montreal.....	1,000	600
Costello, P., Estate.....	do.....	600	360
Coghlin, Miss L. A.....	do.....	600	360
Cockshut, I.....	Brantford.....	600	360
Coulter, J. E.....	Fredericton.....	200	120
Connolly, Jas.....	Lindsay.....	600	360

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Connolly, Jas.	Quebec	600	360
Convey, Wm	do	300	180
Collet, Rev. C. A.	do	600	360
Couture, G. & E.	Lévis	600	360
Collet, C. A.	St. Henri	600	360
Corriveau, F. X.	St. Anselme	300	180
Corriveau, J. B.	do	300	180
Cormack, Jas.	Guelph	600	360
Cresse, A. P.	Nicolet	600	360
Crawford, R.	Kingston	1,900	1,140
Coughlin, B. J.	Montreal	2,500	1,500
Cummings, Jas.	Lyn	600	360
Cullinan, H. & P.	St. Stephen, N.B.	600	360
Cochrane, Hon. M. H.	Compton	2,800	1,680
Cheese, W. E.	Montreal	800	480
Chapdelaine, J. B.	Joliette	200	120
Cuddy, J. P.	Montreal	1,300	780
Cole, F.	do	3,300	1,980
Cantin, Miss J.	do	1,100	660
Chauvin, A. F.	do	300	180
Cuvillier, Miss L.	do	1,800	1,080
Cusson, A.	do	3,300	1,980
Craig, J. L.	do	700	420
Campbell, Kenneth, & Co.	do	300	180
Clendenning, W.	do	3,700	2,220
Corbell, L. L.	do	700	420
Cassels, Steinson & Co.	do	300	180
Cassidy, J. L.	do	6,700	4,020
Cadieux, H. C.	do	100	60
Claxton, T. J., & Co.	do	300	180
Clark, A. C.	do	100	60
Cooper, Wm.	do	3,700	2,220
Craig, T.	do	4,200	2,520
Clement, N. E.	Maskinonge	400	240
Couillard, F. M.	Lévis	200	120
Casgrain, J. E.	L'Islet	600	360
Crawford, R., in trust	Kingston	1,100	660
Chown, E.	do	1,500	900
Caron, Rev. F.	St. Anne de la Pocatière	300	180
Cameron, D.	Windsor	1,800	1,080
Chagnon, H.	Verchères	300	180
Colette & Senecal	do	2,700	1,620
Caron, D.	Fraserville	700	420
Covert, H.	Port Hope	600	360
Craig, Wm.	do	1,700	1,020
Craick & Co., J.	do	100	60
Collin, Rev. O.	St. Lin.	300	180
Carruthers, J.	Kingston	1,600	960
Carruthers, J. B.	do	1,300	780
Collin, J.	St. Thomas, Montmagny	100	60
Cassels, R.	Lyn	5,800	3,480
Corbet, F. D.	Halifax	1,100	660
Cochran, J. S.	do	1,200	720
Collard, J.	Malbaie	1,200	720
Cunningham, H.	Kingston	1,500	900
Chadwick, Mrs. J.	Ingersoll	700	420
Campbell, G. F.	St. Stephen, E.B.	200	120
Carboneau, O., et fils.	Berthier, N.B.	100	60
Chipman, Z.	St. Stephen	1,200	720

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Campbell, Mrs. M. M.	Almonte	1,000	600
Couture, J. G.	Quebec	100	60
Deschene, Mrs. M.	Fraserville	100	60
Carriere, J. B.	St. Anselme	1,200	720
Collet, Mr. P. A. A.	St. Henri	100	60
Clement, D.	St. Cuthbert	2,700	1,620
Daziel, Miss M. A.	St. Thomas	200	120
Darlington, J.	Quebec	300	180
Dansereau, Mrs. Z.	Contrecoeur	600	360
Dagenais, Rev. T. E.	do	600	360
Danjon, J.	St. Fabien	600	360
Dever Bros.	Fredericton	900	540
Devlin, R. J.	Ottawa	300	180
Dechene, F. M.	Quebec	600	360
Defoy, J. A.	do	300	180
Dery, P. C.	do	300	180
Dery, J. P.	do	300	180
Delage, J. B.	do	300	180
Desilets, P. O.	Three Rivers	1,600	960
Denis, D.	St. Cuthbert	5,000	3,000
Desorey, P.	St. Hugues	300	180
Dionne, B.	Cacouna	600	360
Donnelly, J.	Montreal	600	360
Dorval, A.	St. Charles	200	120
Drapeau, Rev. J. O.	St. Ulric	300	180
Dumesnil, G. H.	Montreal	5,000	3,000
Dufort, J. B., Estate	do	600	360
Dunn, J. L.	St. John, N.B.	600	360
Dundas, J. R.	Lindsay	600	360
Duffus, J.	Halifax	4,400	2,640
Duplessis, J. O.	Sorel	300	180
Dupuis, J. B.	St. Roch des Aulnets	300	180
Dupuis, A.	do do	300	180
Dubé, P.	St. Jean, P. J.	300	180
Dufresene, C.	St. Thomas	600	360
Dubeau, J. B. Z.	Quebec	300	180
Duquet & Co.	do	300	180
Dubois, D.	Terrebonne	600	360
Dupuis, A.	Quebec	300	180
Duguay, O.	Terrebonne	600	360
Desmarais, H.	St. March	300	180
Duchesneau, A.	Montreal	600	360
Dupre, J.	do	3,300	1,980
Davison, J.	do	200	120
Desjardin, Dr. L. A. E.	do	1,700	1,020
Dubord, A.	Three Rivers	1,200	720
Devins, R. J.	Montreal	3,700	2,220
Dugal, R.	do	300	180
Durand, F. J.	do	500	300
Duverger, Mrs. S. L.	do	1,200	720
Dumas, D. C.	do	200	120
Donavan, T. J.	do	1,000	600
Dorion, Sir A. A.	do	5,800	3,480
Duncan, J. W.	do	100	60
Dionne, E.	Ste. Anne de la Pocatière	1,700	1,020
Delage, Rev. F. X.	L'Islet	300	180
Dumas, A.	Terrebonne	1,800	1,080
Duchesnay, H. J. J.	Ste. Marie	200	120
Daziel, Miss A.	St. Thomas	100	60

ROYAL CANADIAN—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Davis, Mrs. C. E.	Kingston	700	420
Doran, M.	do	2,900	1,740
Davis & Co., J. H.	Hamilton	2,900	1,740
Duval, L. Z.	St. Jean, Port Joli	300	180
Dubaime, P. L.	St. Simon	300	180
Dennis, D.	do	300	180
Dufault, E.	St. Helen	300	180
Daigle, J.	Belœil	3,300	1,980
Demers, G.	Hochelaga	600	360
Duffus, W.	Halifax	4,800	2,880
Duffus, J. B.	do	8,400	5,040
Dwyer, M.	do	2,900	1,740
Doull & Miller	do	1,400	840
Darling, Wm.	Montreal	1,500	900
Dunnett, Miss J.	London	22,500	13,500
DeGrandpré, A. D.	Sorel	1,800	1,080
Daniel & Boyd	St. John, N.B.	1,200	720
DeVeber & Son, L. H.	do	1,200	720
DeNoncourt, N. L.	Three Rivers	1,200	720
Drolet, Pierre	St. Charles	100	60
Desrosiers, L. N.	Sandy Bay	200	120
Elliott, F. C.	Halifax	1,800	1,080
Eaton, C. B.	St. Stephen	300	180
Eaton, H. F.	do	900	540
Egleson, Jas	Gloucester	300	180
Elliott, E.	Montreal	600	360
Elder, Wm	St. John, N.B.	300	180
Evans, Mercer & Co.	Montreal	600	360
Everetts & Butler	St. John, N.B.	600	360
Ewing, S. H., and A. S.	Montreal	600	360
Evans, W.	do	6,700	4,020
Eward, Wm	do	300	180
Evans, J. S.	do	8,300	4,980
Edgar, F.	do	1,700	1,020
Easton, G. C.	Ingersoll	1,200	720
Esson, G., sen.	Halifax	1,100	660
Esson, W.	do	2,300	1,380
Devins, Mrs. R. J.	Montreal	3,000	1,800
Foley, M. S.	do	200	120
Fletcher, J.	do	3,300	1,980
Feron, M.	do	300	180
Finlay, R. McN.	do	800	480
Fairgrieve, H.	Hamilton	800	480
Fairgrieve, J. B.	do	800	480
Frigon, L. G. B.	Three Rivers	300	180
Farquhar, A.	London	22,200	13,320
Fournier, Mrs. E.	L'Islet	200	120
Faford, Rev. E.	Lévis	300	180
Fenety, G. E.	Fredericton	600	360
Fiset, J.	St. Thomas	1,400	840
Finlay, R.	Lindsay	300	180
Fisher, G. F.	Fredericton	800	480
Fisher, C. B. H.	do	1,000	600
Flood, Carson	St. John, N.B.	600	360
Foster, A. J.	Stanstead	300	180
Foster, S.	Rock Island	300	180
Fortin, I.	Quebec	300	180
Fortin, A.	St. Marie, Beauce	500	300
Forde, J.	Brantford	600	360

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Forde, R. J.	Brantford	600	360
Foisy, F.	Levis	600	360
Fournier, V.	Rimouski	300	180
Fournier, L.	St. Thomas	100	60
Fontaine, G. H.	Verchères	1,000	600
Foucher, F.	Joliette	600	360
Foucher, Mrs. V.	do	300	180
Fremont, Mrs. C. P.	Quebec	1,000	600
Frigon, J. G. A.	Three Rivers	3,700	2,220
Furlong, F.	St. John, N.B.	600	360
Fulford, J. H.	Easton's Corners	600	360
Ford, E.	Montreal	4,300	2,580
Fortin, Mrs. A. J.	St. Joseph, Beauce	300	180
Forsyth, A.	Halifax	2,400	1,440
Farquharson, J.	do	3,000	1,800
Fuller, H. H.	do	3,000	1,800
Forget & Co., L. J.	Montreal	1,900	1,140
Fraser, W. J.	Halifax	2,300	1,380
Fogarty Bros.	Montreal	200	120
Fortin, N.	Cap St Ignace	700	420
Fremont, J. J. F.	Quebec	300	180
Forget, O.	Terrebonne	3,700	2,220
Fauteux, P. X.	Montreal	3,400	2,040
Fiset, L. J. C.	Quebec	3,900	2,340
Frenette, Miss C.	L'Islet	500	300
Fitzsimmons, R.	Brockville	1,200	720
Foucher, O.	Montreal	1,200	720
Findlay, J.	do	100	60
Ferguson, T.	do	100	60
Fortin, F.	Quebec	1,800	1,080
Finlay, D.	Montreal	700	420
Fuller, Mary Ann	Sorel	200	120
Gaucher, G. G.	Montreal	600	360
Gauthier, Thomas	do	300	180
Garland, Mutchmor & Co., Estate	Ottawa	300	180
Gaboury, A.	Quebec	600	360
Gauthier, L. O.	do	400	240
Gaudette, Dr. D.	Ste. Anne des Plaines	600	360
Gagnon, N.	Champlain	600	360
Gamache, S.	Cap St. Ignace	300	180
Gagnon, F. X.	St. Raphael	300	180
Gardiner, R.	Kingston	300	180
Gelhausen, P. J.	Ottawa	200	120
Genest, L. T.	St. Henri	300	180
Gervais, O.	Contrecoeur	300	180
Gervais, A. E.	do	900	540
Giroux, J., et fils.	Quebec	300	180
Girardin, A.	do	300	180
Gibson, H.	Stratford	600	360
Gillespie, T. F.	Chatham	100	60
Glover & Fry	Quebec	300	180
Gould, J.	Montreal	600	360
Godbout, P. E.	Quebec	600	360
Goldstein, A.	Montreal	300	180
Gossip, W.	Halifax	3,600	2,160
Greene & Sons	Montreal	300	180
Gravel, J. A.	do	600	360
Gravel, J. O.	do	1,000	600
Griffin, J.	do	300	180

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
		\$	\$
Grafton, J. B. & J. S.	Dundas	300	180
Grenier, A. E.	Isle Verte	600	360
Grimmer, G. S.	St. Stephen	600	360
Gravel, J. O., in trust	Montreal	40,000	24,000
Globensky, C. A. M.	St. Eustache	2,500	1,500
Gilman, T. E.	Montreal	54,800	32,880
Gildersleeve, C. F.	Kingston	3,700	2,220
Gildersleeve, J. P.	do	2,400	1,440
Guillet, V.	Three Rivers	1,200	720
Grenier, J.	Montreal	2,900	1,740
Greene, E. K.	do	3,300	1,980
Graydon, A. O.	London	3,400	2,040
Green, J.	do	300	180
Gingras, Rev. J. N.	St. Gervais	100	60
Gagnon, Mrs. A.	St. Roch des Aulnets	700	420
Guimont, Z.	Cap St. Ignace	100	60
Garrett & Co., J.	Hamilton	3,000	1,800
Gauvreau, P.	Quebec	300	180
Gilmour, A.	Ottawa	1,700	1,020
Gagnon, G. A.	Montreal	700	420
Gatineau, Rev. V.	St. Alexandre	400	240
Gagnon, Ant.	Arthabaska	300	180
Gagnon, Adolphe	St. Fabien	200	180
Gendron, Mrs. E.	Contrecoeur	200	120
Gunn, A.	Kingston	2,900	1,740
Goldie, J.	Guelph	1,500	900
Godin, J. N.	Three Rivers	1,200	720
Gibson, J.	Halifax	2,900	1,740
Gould & Sons, D.	Montreal	1,500	900
Greer, G. M.	Halifax	1,300	780
Gulls, W.	Mallorytown	400	240
Grenier, S. U.	Lotbinière	300	180
Gagnon, Arthur	Montreal	100	60
Gravel frères	do	1,800	1,080
Gauvreau, P. L.	Rimouski	200	120
Guillet, G.	Cobourg	3,000	1,800
Gauvreau, C.	Terrebonne	600	360
Giasson, J. F.	L'Islet	200	120
Gouin, A. N.	Sorel	1,200	720
Gaherty, D.	Montreal	600	360
Harty, W.	Kingston	200	120
Hatt & Sons, G.	Fredericton	300	180
Hatch, H.	Guelph	600	360
Hall, Jas.	Peterboro'	600	360
Hall, Richard	do	600	360
Harty, P.	Kingston	300	180
Heyd, C. B.	Brantford	600	360
Heney, J.	Ottawa	300	180
Hetu, J. E.	Maskinonge	1,000	600
Hodgson, J.	Montreal	11,600	6,960
Hope, Jas.	Ottawa	300	180
Howie, J. R.	Fredericton	300	180
Holly, S.	St. John, N.B.	600	360
Horsman, J.	Guelph	600	360
Hodgson, J. C.	Montreal	10,600	6,360
Hodgson, T. E.	do	10,000	6,000
Hutchison, J.	do	600	360
Hedge, H., Estate of.	do	3,300	1,980
Hart, G. F.	do	2,200	1,320

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Hannan & Co., M.	Montreal	3,400	2,040
Hannan, J. J.	Brockville	1,200	720
Hudon, T.	Quebec	600	360
Hudon, Rev. J.	St. Phillippe de Neri	600	360
Hossack & Co., Jas	Quebec	300	180
Hunter, Mrs. A.	London	10,000	6,000
Hudspeth, A.	Lindsay	600	360
Hamelin, Rev. J. B. L.	Quebec	700	420
Harper, Miss Francisca R.	London	6,700	4,020
Harper, Emily H.	do	8,300	4,980
Hope, R.	Montreal	3,300	1,980
Henderson, J.	Kingston	100	60
Haynes, D. C., Estate of	St. Catharines	400	240
Ramel et frère, J.	Quebec	1,500	900
Hardy, N. S.	do	400	240
Hall, W. V. B.	Montreal	1,700	1,020
Helm, J.	Port Hope	800	480
Huntington, A., Estate of	Brantford	6,600	3,960
Hatch, H. H.	St. Andrews	200	120
Hougham, R.	Montreal	500	300
Harrington, W. M.	Halifax	3,000	1,800
Harris, J. D.	do	3,300	1,980
Hart, J.	do	4,600	2,760
Huntington, Hon. S. L.	Montreal	1,700	1,020
Howley, Jas	do	300	180
Hearle, J. G.	do	300	180
Innes, R.	Peterborough	600	360
Innes, J. L.	Hamilton	600	360
Jalbert, J. E.	Cap St. Ignace	200	120
Jardine & Co.	St. John, N.B.	600	360
Jackson & Hallett	Guelph	600	360
Jaffrey, Rev. W.	St. John, N.B.	300	180
Jenkins, T.	Vienna	600	360
Jeffrey, A.	St. Catharines	600	360
Jeffrey, W.	Stratford	600	360
Jodoin, A., et fils	Montreal	1,500	900
Joyce, A.	do	600	360
Jones, D. B.	Brockville	600	360
Johnston, E. R.	Stanstead	300	180
Joseph, A.	Quebec	600	360
Johnston, J.	Kingston	600	360
Julien, L.	Quebec	300	180
Jeannotte, H.	Montreal	1,100	660
Jamieson, R. C.	do	700	420
Jackson, Lt.-Col. W. H.	Brockville	1,100	660
Jarvis, C., jun.	Brantford	800	480
Jones, A. G.	Halifax	1,400	840
Jacot, Emile	Quebec	300	180
Jones, S.	St. John, N.B.	1,200	720
Innes, J.	Guelph	1,500	900
Inches, A.	Fredericton	5,800	3,480
Ives & Co, H. R.	Montreal	400	240
Kay, W. F.	do	33,800	20,280
Kavanagh, H.	do	600	360
Keenan, T.	Lindsay	600	360
Kearns & Ryan	Ottawa	600	360
Keboe, W.	do	300	180
Kearns, Jas	Kingston	600	360
Kirk & Daniels.	St. John, N.B.	600	360

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Kerry, J.	Montreal	3,000	1,800
Kerr, W. M.	do	100	60
Katham, C. H.	Rock Island	300	180
Kenny, J. J.	Toronto	1,700	1,020
Kerr, John	Kingston	2,900	1,740
Kenny, J. F.	Halifax	3,300	1,980
Kenny, T. E.	do	5,800	3,480
Kinnear, T. C.	do	1,500	900
King, J.	Quebec	2,000	1,200
Lefort, F. A.	Montreal	6,700	4,020
Lapointe, L. M.	Quebec	800	480
Labell, C.	Sorel	2,300	1,380
Lee, W. H.	Montreal	2,000	1,200
Laberge, J.	St. Thomas	300	180
Lavoie, W.	L'Islet	200	120
Lavoie, G.	Quebec	700	420
Ley, W. H., in trust	Montreal	1,700	1,020
Lindsay, W.	Woodstock	200	120
Lyden, J.	Port Hope	100	60
Labrie, A.	St. Michel	500	300
Laurent, M.	Montreal	300	180
Letourneau, C. H.	do	1,500	900
Leeming, H. B.	Brantford	300	180
Latulippe, F.	Beaumont	200	120
Langlois, Côme	Grosse Isle	300	180
Lemay, V.	St. Martin	300	180
Laforme, L.	St. Hugues	300	180
Labrecque & Mathurin, Estate	Montreal	600	360
Labelle, L.	Sorel	300	180
Labelle, A.	do	200	120
Larue, F.	Montreal	500	300
Ladouceur, L. H.	Sorel	600	360
Leduc, L.	do	300	180
Laroche, A.	Quebec	300	180
Langlois, J. A.	Lévis	300	180
Larue, S. V.	St. Charles	300	180
Labrecque, E.	St. Charles, R.S.	300	180
Laurier, Hon. W.	Arthabaska	600	360
Lamoureux, O.	Contrecoeur	600	360
Lavoie, N.	L'Islet	300	180
Lauzon, J.	Terrebonne	600	360
Lawrence, J. & G.	St. John, N.B.	300	180
Larkin, P.	St. Catharines	1,600	960
Lapierre, D.	St. Roch, Q.	600	360
Lavoie, Dame A.	Beaumont	600	360
Lefebvre & Viau	Montreal	600	360
Lecavalier, F. X.	do	300	180
Levesque Dame D.	do	600	360
Le Credit Foncier, B.C.	do	600	360
Lemieux, N.	Quebec	600	360
Leger & Rinfret	do	600	360
Legaré, Rev. A. J. J.	do	300	180
Lesage, S.	do	900	540
Lepage, J.	do	300	180
Lessard & Beaudoin	do	300	180
Leonard, B.	do	300	180
Lepage, F. X.	do	600	360
Lemieux, E.	do	100	60
Lefebvre, L.	do	300	180

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Lepine, L. G.	Quebec	600	360
Leslie, J.	Ottawa	300	180
Lemieux, J.	Ste. Marie, Beauce	300	180
Lemieux & Dallaire	do	300	180
Lemon, A.	Guelph	600	360
Letellier, M.	St. Valiere	100	60
Lemont & Son	Fredericton	300	180
Liggett & Hamilton	Montreal	300	180
Logan & Lindsay	St. John, N.B.	600	360
Lockhart, E. B.	do	300	180
Lordly, Howe & Co	do	300	180
Lamoureux, J. E.	Contrecoeur	300	180
Larue, J. B.	Montreal	100	60
Labine, J.	do	3,000	1,800
Lyman, B., Estate	do	800	480
Lyman, H.	do	1,700	1,020
Lauzon, Rev. L. J.	do	300	180
Lilly, E. A.	do	200	120
Lecompte, G.	do	300	180
Larivée, N.	do	700	420
Lacroix, E.	Matane	1,700	1,020
Laerte, N.	Lévis	3,900	2,340
L'Abbé, Mrs. J. O.	Quebec	500	300
Lapalme, A.	Beloeil Station	200	120
Leonard, M.	Leonard Hill	100	60
Lavolette, J. G.	Napierville	1,200	720
Langlois, D.	Windsor	100	60
Lamontagne, J. B.	Ste. Flavie	1,200	720
Laliberté, J. B.	Quebec	200	120
Livesay, J. C.	Kincardine	600	360
Leblanc, A.	St. Hugues	100	60
Lafontaine, E.	do	1,300	780
Labrecque, A.	Montreal	300	180
Lawrence, H. V.	do	300	180
Laucôt, J. B.	do	200	120
Lester, Y.	Township of Seneca	700	420
Lottinville, F.	Three Rivers	1,900	1,140
Langlois, U. F.	do	1,200	720
Larue, Dr. L.	Quebec	200	120
Lewis, W. J.	Halifax	4,600	2,760
Longard, E. J.	do	2,900	1,740
Lachapelle, Dr. E. P.	Montreal	300	180
Langevin, F. X.	Verchères	300	180
Mackintosh, J. C.	Halifax	1,100	660
Murphy, John	Montreal	400	240
Montminy, J.	St. Charles	100	60
McGuirk, W. P.	Montreal	300	180
Mallory, I.	Mallorytown	300	180
McGoldrich, F. & O.	Fredericton	160	60
Moseley & Kicker	Montreal	1,500	900
Minaker, D. H.	Cobourg	2,400	1,440
Meredith, H. H.	Port Hope	3,200	1,920
McLean, T.	Brantford	1,200	720
Murchie, James	St. Stephen	1,200	720
Marcotel, P. V.	Montreal	3,400	2,040
Masson, Hugh	Billings Bridge	300	180
Morgan, James	Sorel	800	480
Morasse, L.	do	1,200	720
Malbiot, H. G.	Three Rivers	1,200	720

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Mackinlay, A. K.	Halifax.....	1,100	660
More, W. S., Estate.....	do	1,400	840
Mott, J. P.	do	4,700	2,820
Mackay, Hugh	Montreal.....	25,000	15,000
Masterman, W.	do	600	360
Mathews, F. B.	do	600	360
Madden, W. J.	do	300	180
Magnan, A.	Joliette	600	360
Martin, A.	St. Paschal	200	120
Marcotte, C.	L'Islet	1,200	720
Martel, J. B.	Quebec.....	400	240
Magee Bros.	St. John, N.B.	600	360
Manson, James	do	600	360
Manks, M. F.	do	300	180
Macmonagle, H. C.	do	300	180
Macdonald, C. A.	do	300	180
Main, A.	Hamilton.....	300	180
Magee, J. L.	St. Andrews	100	60
Martin, R. S.	Lindsay	1,100	660
Martel, Rev. L. A.	St. Joseph, Beauce	200	120
Meunier, E.	Montreal.....	300	180
Michaud, N.	Ste. Hélène.....	100	60
Michaud, J. B.	Levis	300	180
Millar, J.	Chatham.....	300	180
Mingaye, W. R.	Kingston.....	600	360
Mitchell, T., & Co.	Hamilton.....	600	360
Mitchell, J. S.	Halifax.....	400	240
Moss, G. W.	Montreal.....	10,000	6,000
Morton, Phillips & Bulmer	do	600	360
Morton, J. Y.	Brantford.....	600	360
Morgan, R.	Quebec.....	300	180
Molleur, J. E.	St. Johns	600	360
Mowat, D.	Ottawa	100	60
Moody, H.	Terrebonne	600	360
Moody, M., jun.	do	600	360
Moody, J.	do	5,100	3,060
Moody, Miss A. H.	do	600	360
Mongenais, J. B. A.	Rigaud	5,000	3,000
Mongenais, J. B.	do	5,000	3,000
Mortimer, A.	Ottawa	600	360
Munderlock & Co.	Montreal.....	300	180
Mussen, T.	do	600	360
Mullen, J.	Sorel	300	180
Mulholland, A.	Quebec.....	300	180
Muckleston, J., & Co.	Kingston.....	600	360
McAmmond, D.	Ottawa	300	180
McConkey, T. L.	Montreal.....	1,600	960
McCreedy, James.....	do	600	360
McCroy & McGoldrich.....	do	300	180
McCarthy, D. & J.	Sorel.....	5,000	3,000
McCormick, H., & Son.....	Ottawa	600	360
McCorkill, J.	Quebec.....	300	180
McCallum, C.	London.....	300	180
McCullough, H. & H. A.	St. John, N.B.	600	360
McCullough, H., Estate.....	do	300	180
McIntosh, W. J.	London.....	1,000	600
McKenzie, T.	Sorel.....	600	360
McKay, V.	Ottawa	600	360
Mackelcan, Gibson & Bell.....	Hamilton.....	900	540

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
McKeechie & Bertrand.....	Hamilton.....	600	360
McMillan, J. & A.....	St. John, N.B.....	600	360
McNamee, Gaherty & Frechette.....	Montreal.....	600	360
McNally, J. G.....	Fredericton.....	300	180
McRae, W. R.....	Kingston.....	600	360
McLaren, W. D.....	Montreal.....	600	360
McLachlan Bros. & Co.....	do.....	600	360
McLennan, D.....	Port Hope.....	600	360
McCarthy, Miss C. E.....	Sorel.....	1,700	1,020
McIntyre, D.....	Montreal.....	15,600	9,360
McKenzie, M.....	do.....	3,300	1,980
Mulholland & Baker.....	do.....	600	360
Moat, R. & J.....	do.....	5,300	3,180
Mitchell, Hon. P.....	do.....	300	180
Monat, L.....	do.....	1,200	720
May & Co., S. H.....	do.....	2,700	1,620
McWilliams, W.....	Quebec.....	1,200	720
Moncel, G. N.....	Montreal.....	160	60
McDougall, J.....	do.....	1,700	1,020
Martin, P. P.....	do.....	1,300	780
Mongeon, C.....	Sorel.....	200	120
Moss, S. H. & J.....	Montreal.....	400	240
Meunier, C.....	do.....	1,200	720
Marmette, Dr. J.....	St. Thomas.....	200	120
Signault, Dr. H. A.....	St. Denis.....	1,600	960
MacNee, James.....	Kingston.....	2,900	1,740
McKelvey & Birch.....	do.....	500	300
McArdle, E.....	St. Catharines.....	2,900	1,740
Merritt, T. R.....	do.....	1,200	720
Manning, M. J.....	Windsor.....	1,100	660
Moodie, J.....	Hamilton.....	700	420
Michel, J.....	Quebec.....	2,900	1,740
McInnes, D.....	Hamilton.....	700	420
McInnes, Alex.....	do.....	700	420
McInnes, H., Estate.....	do.....	700	420
Martin, G.....	Montreal.....	100	60
Maillet, L. L.....	do.....	200	120
Manuel, J.....	Ottawa.....	200	120
Mulligan, J.....	Port Hope.....	1,700	1,020
McRae, F. A.....	Montreal.....	900	540
Mullarky, M. C., Estate.....	do.....	21,900	13,140
Mitchel, R.....	do.....	600	360
Maguire, B.....	do.....	1,200	720
Mulholland, R.....	Cobourg.....	2,000	1,200
Martel, U., sen.....	Three Rivers.....	1,600	960
Martel, P. N.....	do.....	700	420
Mahoney, T.....	Quebec.....	100	60
McLaren, J. C.....	Montreal.....	1,500	900
Nealis, S.....	Fredericton.....	300	180
Neveux, J.....	Windsor.....	600	360
Nettleton, T.....	Sorel.....	300	180
Nixon, G.....	St. John, N.B.....	300	180
Neal, T. M.....	Toronto.....	2,300	1,380
Nelles, Rev. A.....	Brantford.....	3,000	1,800
Normand, T. E.....	Three Rivers.....	1,900	1,140
Neal, W. H.....	Halifax.....	2,400	1,440
Northup, Hon. J.....	do.....	3,000	1,800
Norris, J.....	St. Catharines.....	3,000	1,800
Normand, G.....	L'Isle aux Grues.....	700	420

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Normand, J. B.	Three Rivers	1,100	660
Nott & Co.	Montreal	1,200	720
Osgood, S. P.	St. John, N.B.	300	180
Olivier, A. P.	Three Rivers	300	180
Oliver, A. P.	Three Rivers	300	180
Ouellette, M.	St. François	600	360
Ouellette, J. M.	St. Anselme	300	180
Owens, John	Fredericton	200	120
Ostell, John	Montreal	10,400	6,210
Ogilvie, J. A.	do	1,400	840
O'Brien, Miss A.	do	5,800	3,480
O'Gilvie, A. W.	do	4,200	2,520
Ouellet, T.	Isle Verte	100	60
O'Cain, J.	St. Johns	300	180
O'Shaughnessy, M. & D.	Montreal	900	540
Oliver, W. H.	Elora	700	420
Ott, J.	Brantford	1,800	1,080
Ouellet, J.	Rimouski	200	120
Parks, J. G.	Montreal	300	180
Papineau, A. C.	do	1,000	600
Paradis, Rev. J. F.	St. Raphael	100	60
Paré, H. A.	Quebec	300	180
Pillow, Hersey & Co.	Montreal	600	360
Piché, Hubert	Sorel	300	180
Perrault, J., & Co.	Montreal	600	360
Pelletier, J. P.	Matane	600	360
Pelletier, Hon. C. A. P.	Quebec	600	360
Peters, S.	London	1,200	720
Perkins, G. E.	St. John, N.B.	300	180
Peters, C. H.	do	600	360
Peddle, J. W.	Windsor	600	360
Pollock, J. M.	Montreal	600	360
Porter, G. M.	St. Stephen	300	180
Pratt, John, Estate	Montreal	7,000	4,200
Price, J. E.	Quebec	600	360
Pugh, J.	Halifax	3,600	2,160
Price, C. V.	Kingston	800	480
Penny, Hon. E. G.	Montreal	5,900	3,540
Paré, C. S.	St. Bruno	700	420
Pedlar, S.	Montreal	800	480
Peardon, W.	do	1,700	1,020
Palmer, J.	do	300	180
Pennec, F. O. A., in trust	Quebec	300	180
Paquet, Rev. B.	do	1,100	660
Plimsoil, J.	Montreal	3,500	2,100
Pacaud, E. L.	Arthabaska	600	360
Protteau, J. B.	St. Aubert	300	180
Parent, E. H.	Grenville	2,300	1,380
Peck, Benny & Co.	Montreal	1,500	900
Pacaud, G. J.	Stanford	1,200	720
Pomroy, B., Estate	Compton	300	180
Panneton, G.	Three Rivers	300	180
Paquet, Dr. A. H.	St. Cuthbert	5,800	3,480
Pozzer, D. G.	St. George	400	240
Potvin, Rev. G.	St. Aubert	100	60
Poole, H. S.	Halifax	2,900	1,740
Parker, F. G.	do	5,900	3,540
Pallister, W. H.	do	4,700	2,820
Parker, E. H.	Kingston	1,400	840

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Pelletier, A. V.	Ste. Marie	100	60
Patton, J. H.	Matane	200	120
Prevost & Paré.	Montreal	1,700	1,020
Piché, L. A.	do	200	120
Pouliot, A.	Quebec	600	360
Pouliot, J. B.	Fraserville.	1,200	720
Papineau, N.	St. Timothé	2,300	1,380
Picher, Mrs. A. V.	Quebec	200	120
Picher, F. X.	do	400	240
Payan, P.	Sorel	300	180
Patry, Rev. P.	Acouana.	700	420
Parks, W., & Son.	St. John, N.B.	1,200	720
Poirier, F. L.	River du Loup	200	120
Pouliot, J. E.	do	100	60
Quay, W.	Port Hope	1,200	720
Quinn, W. H.	Fredericton	600	360
Quinn, M.	do	600	360
Roy, Lieut.-Col. T.	Quebec	200	120
Ross, J. G.	do	1,200	720
Russel, Forbes & Co.	Ottawa	600	360
Robinson, M.	St. John, N.B.	2,300	1,380
Richard, Jos.	Montreal	600	360
Richard & Plamondon.	Quebec	600	360
Richard, G.	St. Paschal.	600	360
Richard, G.	Cap Sante	300	180
Rioux, N.	Isle d'Orleans.	600	360
Robertson, Andrew.	Montreal	10,000	6,000
Rocheleau, E. A.	Three Rivers.	600	360
Roy, S.	St. Jean, Port Joli	200	120
Roy, C.	Quebec	600	360
Rosa, J.	do	1,000	600
Roy, G.	do	600	360
Roy, F.	St. Raphael.	200	120
Roy, P. G.	Lévis.	300	180
Robinson, G.	London	300	180
Robertson, H., Estate	St. John, N.B.	300	180
Ross, Lewis.	Port Hope	1,500	900
Robinson, I.	Peterborough	300	180
Rochette, C.	Quebec	600	360
Rosamond, B.	Almonte	600	360
Robinson, R.	St. Andrews.	300	180
Robertson, Jas.	Hamilton.	600	360
Robson, W. M.	Lindsay	300	180
Ruel, E.	St. Charles, R.B.	900	540
Russel & Watson	Ottawa	600	360
Russel, W.	Quebec	600	360
Roy, O., in trust.	do	600	360
Ramsay, A.	Montreal	800	480
Rankin, J.	Embric.	300	180
Randolph, A. F.	Fredericton.	600	360
Reinhardt, C. S.	Montreal	4,200	2,520
Reid, W.	do	600	360
Reid, R.	St. John, N.B.	600	360
Renfrew, G. R.	Quebec	300	180
Read, J. L.	Lindsay	300	180
Remillard, Miss S.	St. Vallier.	100	60
Renouf, C.	Trois Pistoles.	600	360
Robertson, J. B.	Montreal	2,100	1,260
Robertson, Alex.	do	10,000	6,000

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Raymond, Dr. O.	Montreal	300	180
Ross, Capt. W.	do	700	420
Rolland, S. J. B.	do	500	300
Robertson, G. R.	do	13,700	8,220
Reinhardt, G.	do	6,700	4,020
Reid, W. H.	Augusta	500	300
Roussel, Rev. P.	Quebec	300	180
Reid, W. J., & Co.	London	200	120
Read, A. J.	Montreal	1,700	1,020
Ross, J.	Quebec	1,100	660
Richer, Mrs. H.	Montreal	2,000	1,200
Rose, R. M.	Kingston	200	120
Roy, L. N.	St. Vallier	200	120
Roy, Miss M. D.	do	100	60
Rioux, N.	Quebec	300	180
Rochette, O.	do	1,800	1,080
Robertson, Jas.	Montreal	4,900	2,940
Richardson, J.	Kingston	2,900	1,740
Robertson, G., Estate of.	do	1,500	900
Roy, A., Estate	Montreal	3,300	1,980
Rees, D. J.	do	1,200	720
Robillard, Mrs. A.	do	3,300	1,980
Roy, O.	Quebec	3,600	2,160
Roy, O., in trust.	do	3,000	1,800
Ruel, E.	St. Charles.	300	180
Robinson, C. H.	Halifax	1,700	1,020
Ross, R.	Montreal	300	180
Roy & Co., J.	do	200	120
Ritchie, T. A.	Halifax	3,400	2,040
Rutherford, J.	do	1,700	1,020
Russel, E. F.	do	1,200	720
Reed, J.	St. John, N.B.	1,200	720
Richard, F.	Cap Santé	200	120
Sifois, H. J.	Cacouna	100	60
Stitt, J. R.	Ottawa	200	120
Savage, Lyman & Co.	Montreal	600	360
Saucier, A.	Maskinongé	300	180
Sawyer & Co., L. D.	Hamilton	600	360
Sansfacon, Rev. L.	L'Islet	300	180
Sarrasin, H.	St. Elizabeth	300	180
Scanlan, T.	Montreal	600	360
Schiller, C. E.	do	600	360
Scammell Bros.	St. John, N.B.	600	360
Schofield, W. A.	Brockville	600	360
Senecal, F.	Montreal	1,600	960
Seigel, J.	Three Rivers	600	360
Seminaire de Quebec.	Quebec	300	180
Seifert, Augustus.	do	300	180
Senecal, E.	Sorel	1,000	600
Senkler, E. J.	Brockville	600	360
Shorey & Co., H.	Montreal	600	360
Shaskey, O.	Fredericton	300	180
Sharp & Co.	St. John, N.B.	300	180
Simard, F.	Quebec	300	180
Simon, H.	Malbaie	300	180
Skinner, C. N.	St. John, N.B.	300	180
Small, O.	do	300	180
Smith, G. S.	do	900	540
Smith, A. C.	do	1,200	720

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Stewart, D. S.	St. John, N.B.	300	180
Stewart, J.	do	600	360
Smith, Bennett.	Halifax.	4,400	2,640
Smith, J. M.	Montreal.	400	240
Stewart, D.	do	600	360
Stracham, J.	do	1,300	780
Sumner, G.	do	600	360
Sutherland, J., Estate.	do	600	360
St. Denis, A.	do	3,300	1,980
Stewart, Jas.	do	3,300	1,980
Stimson, Mrs. M. M.	do	3,400	2,040
Sutton, T.	do	1,200	720
Shearer, J.	do	2,900	1,740
Stracham, W.	do	1,800	1,080
Salter, W., jun.	do	300	180
Stewart, Wm., in trust.	do	2,500	1,500
Stewart, Wm.	do	2,000	1,200
Savage & Son, A.	do	1,200	720
Slater, G. T.	do	500	300
Scholes, F.	do	1,500	900
Smith, Miss A.	do	100	60
Shaw, H. J.	do	400	240
Sache, W.	do	1,700	1,020
St. Louis, D.	Windsor.	600	360
St. Aubin, D. F.	Matane.	300	180
Suffel, G.	Ingersoll.	600	360
Stewart, W.	Guelph.	600	360
Sise, C. F.	Boston.	5,000	3,000
Shonyo, S. H.	Melbourne.	200	120
Shortis, J.	Three Rivers.	2,300	1,380
Simpson, J.	Hamilton.	2,900	1,740
Smith, S. S. B.	Halifax.	1,800	1,080
Smith, J. W.	do	1,400	840
Stayner, Mrs. C. A.	do	2,400	1,440
Silver, J.	do	700	420
Sinclair, J. A.	do	5,900	3,540
Stairs, W. J.	do	11,700	7,020
Smith, B. A.	Halifax.	2,400	1,440
Smith, A.	do	1,200	720
Symours, J. H.	do	1,500	900
Smith, W.	do	1,200	720
Stairs, J.	do	5,900	3,540
Steele, A.	Allan's Corners.	300	180
Saunders, J. S.	Fredericton.	6,700	4,020
Stockton, A. A.	St. John, N.B.	500	300
Shuttleworth, Major G. H.	Charlesport.	1,800	1,080
Talbot, J. A.	Trois Pistoles.	300	180
Taylor, Wm.	London.	1,000	600
Téu, C.	Quebec.	600	360
Tessier, C.	do	600	360
Thompson, J.	Montreal.	600	360
Terreau, Mrs. Chas.	Quebec.	300	180
Therriault, M.	do	600	360
Thompson, Burket & Bell.	Hamilton.	600	360
Thompson, R.	St. John, N.B.	600	360
Tibbets, J., jun.	Fredericton.	600	360
Tonancourt, L. C., de.	Montreal.	300	180
Tofield, W.	Quebec.	300	180
Todd, C. F.	St. Stephen.	600	360

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Todd, W. H.	St. Stephen	600	360
Trudel, Rev. C.	St. Francis, R.S.	300	180
Turcot, J. U.	Montreal	600	360
Turcot, N.	Quebec	300	180
Turcot, Nazaire.	do	600	360
Turgeon, E.	do	600	360
Turnbull & Co	St. John, N.B.	600	360
Trottier, A. A.	Montreal	2,000	1,200
Tate, G.	do	1,700	1,020
Thibaudeau, Hon. I.	Quebec	2,300	1,380
Turner, Jas.	Hamilton	1,700	1,020
Thibaudeau, Hon. J. R.	Montreal	10,000	6,000
Tiffin, T.	do	3,000	1,800
Toner, J.	do	1,200	720
Thornton, J.	Coaticook	300	180
Taylor & Co., E. A.	London	200	120
Thompson, T.	do	800	480
Taylor, H.	do	3,500	2,100
Turgeon, Dr. L. G.	Montreal	800	480
Tessier, U.	Quebec	1,700	1,020
Turner, A.	Hamilton	1,700	1,020
Tranchemontagne, L.	Berthier, E.H.	300	180
Tillson, E. D.	Tillsonburg	1,200	720
Tutcliffe, H. A.	Quebec	100	60
Troop, G. J.	Halifax	3,000	1,800
Turner, J. W.	do	1,200	720
Thompson, J.	do	3,000	1,800
Tanguay, Leocadie.	St. Charles	300	180
Tanguay, Dr. P.	St. Gervais	200	120
Todd, F. H.	St. Stephen	2,400	1,440
Tasker, Jas.	Montreal	2,500	1,500
Vauasse, P. B.	Three Rivers	600	360
Vandry, J.	Quebec	300	180
Vassie, J.	St. John, N.B.	600	360
Verrault, P. G.	St. Jean, P.J.	300	180
Vézina, G.	Quebec	600	360
Vézina, L.	do	600	360
Vézina, A. & J.	do	300	180
Virtue, Jas.	Montreal	600	360
Vocelle, O.	Quebec	300	180
Voligny, F.	Contrecoeur	1,000	600
Valade, J.	Montreal	1,700	1,020
Vadaboncoeur, E.	Quebec	200	120
Voyer, H.	Stanford	200	120
Vézina, E.	Cap St. Ignace	100	60
Vindin, E. S.	Port Hope	900	540
Versailles, Jos.	Montreal	800	480
Vadnait, L.	St. Cathbert	1,700	1,020
Valade, Dr. F. X.	Ottawa	300	180
Vandry, Z.	Quebec	300	180
Vincent, A.	Montreal	200	120
Villers, A., de	Cacouna	900	540
Vézina, Z.	St. Joseph	300	180
Winslow, J. C.	Woodstock	200	120
Wilson & Bros., J. M.	Ingersoll	1,100	660
Whitlock, J. T.	St. Stephen	100	60
Ward, J. K.	Montreal	1,700	1,020
Watt, A., Estate.	do	100	60
Winks & Co., G., Estate	do	1,500	900

ROYAL CANADIAN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	
Wait, Geo.	Montreal	600	360
Watt, Geo.	Brantford	600	360
Waterman, H.	London	300	180
Walsh, W.	Peterboro	600	360
Watson, R.	St. Stephen	1,200	720
Wenfield, R.	Quebec	300	180
Wilson, A.	Montreal	10,000	6,000
Wileman, T.	do	300	180
Wilson & Co., T. R.	Dundas	300	180
Wilkinson, G. M.	Kingston	600	360
Willis & Mott	St. John, N.B.	300	180
Wilmot, E. H.	Fredericton	600	360
Wood, T. R.	Toronto	20,000	12,000
Wright, P.	Montreal	600	360
Wray, Mrs. M. J.	Lindsay	600	360
Wulff & Co.	Montreal	600	360
Wurttele, R. H.	Quebec	3,300	1,980
Wright & Durand	London	200	120
Williams, M.	Montreal	1,200	720
White, S. P.	Kingston	200	120
Woods, S.	do	300	180
Waldie, J.	Burlington	3,300	1,980
White, J. T.	Hamilton	600	360
Wellington Oil Co.	Guelph	600	360
Weir, J., Estate.	Halifax	2,900	1,740
Waters, J. R.	Cedars	1,700	1,020
Wilkes, Miss A.	Brantford	4,700	2,820
Wittenburg, P.	Montreal	6,300	1,980
Walker, W. S.	do	1,700	1,020
Williams, A. T. H.	Port Hope	1,500	900
Ward, A. H.	do	2,500	1,500
Wilkes, G. H.	Brantford	1,400	840
Watts, A.	do	1,800	1,080
Waterous, C. H.	do	7,800	4,680
Wilson, Z.	Ottawa	200	120
Waterous, A. T.	Brantford	1,300	780
Wood, J. A.	Guelph	3,500	2,100
Watson, J. & Co.	Montreal	1,500	900
West, A. W.	Halifax	2,900	1,740
Walsh, P.	do	2,400	1,440
Young, I. W. Estate	do	11,700	7,020
Young, A.	St. John, N.B.	1,500	900
Yates, H.	Kingston	1,800	1,080
McHenry, G.	Montreal	1,900	1,140
Wright, S.	do	1,000	600
Total		\$1,599,500	\$959,700

ROYAL CANADIAN—*Continued.*

LIST OF SHAREHOLDERS.—ALL PAID BUT NOT REDUCED.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Adams, T. R.	Lindsay..	3,500	700
Babin, D.	Trois Saumons	500	100
Blouin, I. S.	St. Michel	500	100
Bernatchez, Miss O.	L'Islet	800	160
Blair, A. O.	St. John, N.B.	400	80
Beauchemin, A. O. T.	Roxton Falls	400	80
Belyca, R. B.	Woodstock	200	40
Borbridge, S. & H.	Ottawa	400	80
Bertram, J.	Peterboro'	1,000	200
Brown, W. W.	Ottawa	2,000	400
Bélanger, D.	St. Joseph de la Beauce	100	26
Buissière, A. G.	St. George	100	20
Bradburn, T.	Peterboro'	1,000	200
Berton Bros.	St. Jean, N.B.	1,000	200
Bédard, F. E.	Lévis	100	20
Bacon, Mrs. S.	St. Pierre, Rivière du Sud	400	80
Bernier, U. S.	St. Thomas	400	80
Belleau, Mrs. M.	St. Roch.	200	40
Burke, J.	St. Jean Port Joli	200	40
Bertrand, C.	Isle Verte	3,500	700
Belleau, E.	Cap St. Ignace	400	80
Couillard & Frère.	Rimouski	700	140
Côté, S.	do	400	80
Côté, A.	St. Fabien	500	100
Côté, Mrs. A. G.	Rivière du Loup	500	100
Chalout, L. P.	Kamouraska	700	140
Coulombe, D. O.	St. Thomas	100	20
Charlebois, J. A.	Quebec	400	80
Côté, F.	St. Gervais	200	40
Cahill, E. J., jun.	St. George de la Beauce	400	80
Couture, G.	St. Gervais	400	80
Craig, J. & R.	Ottawa	500	100
Costello, John.	Lindsay	1,000	200
Cloutier, H.	Quebec	1,000	200
Crossen, Jas.	Cobourg	1,000	200
Coutu, L. H.	Montreal	500	100
Caron, E.	Chicoutimi	1,300	260
Dobier, J. W. H.	Ottawa	400	80
Dupuis, L. C.	St. Thomas	400	80
Dalglish, G.	Ottawa	400	80
Dionne, F.	Quebec	500	100
Dion, F.	St. Joseph de la Beauce	200	40
Dion, Rev. E.	Rivière Ouelle	100	20
Destorges, A.	Quebec	500	100
Delorier, O.	do	400	80
Drolet, Rev. G. F. E.	St. Michel	200	40
Dykeman, W. G.	Fredericton	400	80
Dalglish, J.	Ottawa	200	40
Drysdale & Co.	Woodstock	200	40
Dubuc, Miss S.	Kamouraska	400	80
D Osteller, O.	St. Maurice	500	100
Désilets, A. O.	Bécancour	2,000	400
Dobson & Niblock.	Lindsay	1,000	200
Désilets, Miss A.	Bécancour	200	40
Derome, J. B.	Quebec	100	20
Delisle, J.	do	1,000	200
Durocher, L. B.	Montreal	8,000	1,600
Déry, C.	St. Jean des Chaillons	400	80
Fiset, J. A.	St. Thomas	400	80

ROYAL CANADIAN—*Continued.*LIST OF SHAREHOLDERS—ALL PAID BUT NOT REDUCED—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Fiset, Arthur....	St. Thomas	700	140
Fiset, Hénédine	do	1,400	280
Fortier, T., fils	Quebec.....	200	40
Fafard, P.....	Upton.....	200	40
Fry, H.....	Quebec.....	10,000	2,000
Gosselin, V.....	Tartigo.....	400	80
Grenier, Rev. J. B.....	St. Henri.....	400	80
Gagnon, H.....	Quebec.....	500	100
Gastonguay, T.....	do	1,000	200
Gagnon, G. T.....	St. Roch des Aulnets.....	100	20
Gauvreau, L. N.....	Isle Verte.....	200	40
Garon, V.....	Ste. Anne.....	200	40
Giasson, Z.....	L'Islet.....	100	20
Gingras, J.....	Quebec.....	500	100
Gagnon, M.....	Trois Saumons.....	700	140
German, A.....	Sorel.....	500	100
Gagnon, A., special account.....	Montreal.....	1,100	220
Hudon, H.....	Cacouna.....	100	20
Hamel, J. E.....	Levis.....	400	80
Hochu, P.....	do	200	40
Holbrook, G. M.....	Ottawa.....	500	100
Hawkins, T.....	Quebec.....	1,000	200
Holman, J., Heirs.....	Cobourg.....	3,500	700
Julien & Gay.....	Quebec.....	500	100
Jeffrey & Co.....	Cobourg.....	8,800	1,760
Jacques, Jos.....	St. Joseph, Beauce.....	100	20
do Louis.....	do	100	20
Kennedy, John.....	Lindsay.....	2,600	520
Keith, D. S.....	Toronto.....	5,000	1,000
Linton, Jas.....	Montreal.....	3,500	700
Label, A., jun.....	Rivière du Loup.....	200	40
Lebel, T.....	Kamouraska.....	100	20
Larue, C.....	Cap St. Ignace.....	100	20
Lachance, E.....	Lewis.....	200	40
Lambert, N.....	St. Joseph, Beauce.....	200	40
Lerosignol, P.....	Levis.....	1,000	200
Lemieux, B.....	St. Henri.....	200	40
Lamoureux, F.....	St. Ours.....	2,000	400
Letendre, P.....	Yamaska.....	500	100
Langnedoc, Mrs. E. M.....	St. Michel.....	500	100
Labrecque, G.....	Beaumont.....	500	100
Lapointe, L.....	St. Jean, P. J.....	400	80
Moreau, Miss J.....	Montreal.....	200	40
Masson, A.....	Ottawa.....	400	80
Michaud, J. M.....	Trois Pistoles.....	200	40
Miville, A.....	St. Roch des Aulnets.....	400	80
Marchand, O.....	Rivière du Loup.....	1,000	200
Morrison, Mrs. E.....	St. Michel.....	200	40
Martin, E. O.....	Rimouski.....	400	80
McCord, Thos.....	Quebec.....	100	20
McCallum & Son, P.....	Cobourg.....	8,800	1,760
McCarthy, H. F.....	Ottawa.....	500	100
Noel, R. S.....	St. Ulrich.....	200	40
Nichols & Hall.....	Peterborough.....	8,800	1,760
Needler & Sadler.....	Lindsay.....	2,000	400
O'lonc, J.....	Ottawa.....	400	80
Ouellet, A.....	St. Anne.....	200	40
Ouellet, Wm.....	St. Paschal.....	100	20
Plamondon, J. B.....	St. Césaire.....	7,000	1,400

ROYAL CANADIAN—*Concluded.*LIST OF SHAREHOLDERS—ALL PAID BUT NOT REDUCED—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	¢
Panneton, P. E.	Three Rivers	800	160
Pelletier, Mrs. A.	Cacouna	400	80
Pelletier, G. L.	Matane	400	80
Pelletier, P.	St. Paschal	700	140
Perrault, Z.	Kamouraska	200	40
Potvin, Mrs. E.	St. Anne	100	20
Peloquin, C.	St. Thomas	100	20
Prowse Bros.	Montreal	500	100
Proulx, J. E.	St. François, Beauce	200	40
Poulin, E.	St. George	500	100
Proulx, J. T. P.	Terrebonne	100	20
Patterson, R.	Guelph	2,500	500
Price, G. R.	St. John, N.B.	400	80
Pare, Wm.	St. Raphael	400	80
Prevost, Mrs. L.	Quebec	800	160
Read, W. B.	Lindsay	400	80
Roy, T.	St. Gervais	700	140
Rhodes, Col.	Quebec	400	80
Roy, J.	St. Anne de la Pocatière	200	40
Roy, C. F.	do	100	20
Richard, O.	Quebec	100	20
Samson, C.	do	700	140
Smith, B. H.	Woodstock	200	40
Stagg, J., jun.	Brockville	1,000	200
Sadler, W.	Lindsay	1,000	200
Scully, J.	do	1,100	220
Sincennes, J. B.	Montreal	500	100
Saucier, J. B.	Ste. Flavie	400	80
St. Aubin, Miss.	Roxton Falls	400	80
Schmoudh, J. D.	Ste. Anne de la Pocatière	400	80
Them, A.	Quebec	400	80
Taschereau, L. J.	St. Joseph, Beauce	200	40
Taschereau, A., et fils.	do	200	40
Taschereau, Jules	do	200	40
Turcotte, L. U.	Sorel	3,500	700
Turcotte, Z.	Pierreville	1,000	200
Taché, V.	Kamouraska	100	20
Talbot, Mrs. E.	Cap St. Ignace	100	20
Talbot, A. E.	St. Anselme	100	20
Veldon, L. J.	Quebec	1,000	200
Vezina, Rev. D.	Trois Pistoles	400	80
Winter, P. C. A.	Rimouski	400	80
Winck, R. J.	Cobourg	3,500	700
Walters, A.	Quebec	500	100
William, J.	St. John's	500	100
Walton, R.	Peterborough	500	100
Wilkie & Osborne	Guelph	4,400	880
Less D. H. Minnaker		165,800	33,160
		*7,200	1,440
		158,600	31,720

ROYAL CANADIAN—Continued.

UNQUALIFIED SHAREHOLDERS HAVING SOME CALLS TO PAY.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Angus, R.	Ottawa.	7,000	700
Angers & Irwin.	do	500	25
Audet, Z.	St. Anselme	900	90
Armstrong & Co., J.	St. John, N.B.	1,800	180
Allyn, R.	Quebec.	400	60
Audet, G. J.	do	900	90
Arsenault, N.	Sorel.	1,000	100
Beauvais, J. A.	Montreal	1,800	210
Euttier, Wm.	Halifax	4,400	440
Blanchet, H.	St. Charles	300	40
Blouin, M.	Quebec.	4,500	775
Baldwin, J. E.	Bathurst	200	20
Berry, J.	Lindsay	400	40
Begin, P.	Lévis	100	15
Bisson, Mrs. A. W.	Quebec.	600	65
Brasbie, Roland A.	Queph	1,800	180
Babin, G.	St. Jean, P.J.	1,300	130
Bertrand, A.	St. John's	1,800	180
Berthiaume, J.	St. Simon	100	10
Baillargeon, O.	St. Anselme	400	40
Boissel, A.	St. Gervais	200	10
Beaupré, J.	Arthabaska	300	30
Bauvis, T.	do	100	10
Byrne, Jas.	Quebec	400	40
Bedname, F. B.	London	500	50
Barbe, Mrs. A. B.	St. Paschal	400	80
Bernatchez, C.	Ste. Flavie	400	40
Billy, L. A.	Rimouski	500	50
Bosse, J. G.	Quebec.	900	90
Berabé, A.	River Ouelle	200	20
Begin, L. C.	Kamouraska	100	5
Beaulieu, J. B.	Cacouna	400	20
Burnet, J.	London	110,000	16,500
Bacon, J. L.	St. Thomas	3,100	465
Blais, J. P.	Kamouraska	1,000	180
Chitty, G. J.	Chelsea	900	90
Cloutier, J.	St. Aubert	400	60
Chevalier, M.	Sorel	900	170
Chevalier, E.	do	900	135
Chevalier, Evangeline	do	900	135
Chenet, P.	Ottawa	500	50
Corcoran, R. E.	do	900	90
Chisholm, D.	do	900	90
Chamberland, W.	Bic	400	60
Carroll, M.	Kamouraska	100	15
Cameron, D. M.	Strathroy	300	15
Côté et Cie., A.	Quebec	1,000	100
Coolican, J. L. & F.	do	500	50
Connelly & Co.	do	1,800	180
Carrier, L. N.	St. Henri	3,500	525
Carreau, J. P.	St. John's	2,000	200
Champness, W.	Ottawa	500	50
Côte, O.	do	500	50
Cluff, W. H.	do	500	25
Cloutier, E.	Acton Vale	400	60
Cadotte, J. P.	St. Hugues	200	10
Campbell, G.	Windsor	8,800	880
Caron, Zélie	Trois Saumons	2,500	250
Côte, S.	Quebec	500	25

ROYAL CANADIAN—Continued.

UNQUALIFIED SHAREHOLDERS HAVING SOME CALLS TO PAY—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Cardin, P.	Sorel	1,800	180
Cardin, L. P. P.	do	4,200	420
Chamberlin, Dame	St. Michel	300	30
Calhoun, W. S.	St. John, N.B.	900	90
Charlton, E. J.	Montreal	1,800	180
Chadwick, C. E.	Ingersoll	4,500	450
Charbonneau, F. C.	Quebec	4,300	430
Campbell, D. J.	Montreal	100	15
Dumont, I. I.	do	900	90
Dupuis, J. N.	do	2,000	200
Daly, T. M.	Stratford	1,000	50
Drapeau et frere, A.	Rimouski	400	40
Drolet, G. A.	Montreal	3,500	525
Duquet, F. D.	Rimouski	200	10
D'Anjou, A.	Trois Pistoles	900	135
Deguisse, P. F.	Rivière du Loup	400	20
Deval D. A.	Pointe Lévis	500	75
Desjardins, L. J. E.	Cap St. Ignace	700	70
Delorme, Mrs. M. A.	St. Thomas	400	60
Dion, A.	Quebec	1,800	250
Dion, L. D.	Ottawa	100	5
Dumas, A.	St. Chas Bellechasse	900	90
Dubuc, F. X.	St. George, Beauce	400	40
Davidson, K. R.	Ottawa	100	5
Demers, A.	Montreal	900	135
Derome, L. J. A.	do	500	60
Dessaint, A.	Kamouraska	200	20
Dionne, A. B.	St. Paschal	700	70
Daoust, J. G.	Windsor	3,000	300
D'Anjou, N.	St. Simon	1,800	270
Douglas, Jas.	St. Catharines	1,800	310
Derocher, Mrs. M.	Three Rivers	3,500	350
Duguay, J.	La Baie	500	50
Dagenais, J.	Montreal	1,800	280
Degrosse, Mrs. A.	Lindsay	500	50
Decelles, A. D.	Montreal	1,000	155
Deguisse, Mrs. M. A.	Ste. Anne de la Pocatière	2,000	200
Donnelly, J.	Montreal	5,000	500
Dyas, P.	London	900	135
Deschamps, F. R.	Montreal	500	50
Durocher, S. A.	St. Hyacinthe	10,000	1,500
Dionne, L. B.	Fraserville	2,000	200
Devlin, B.	Montreal	1,800	180
Derome, Miss H.	Joliette	300	45
Ely, T. E.	Cacouna	700	70
Frappier, Jos.	Montreal	500	50
Fraser, A.	Matane	200	30
Fournier, A.	Rimouski	400	20
Fournier, J. B. A.	St. Anne	100	16
Franccœur, M.	St. Roch des Aulnets	400	40
Fafard, J. O.	L'Islet	2,000	200
Fortin, N.	Cap St. Ignace	200	20
Fournier, J.	Ste. Flavie	700	70
Fortin, O.	Quebec	5,400	1,075
Fortier, T.	do	200	20
Fitzsimmons & Brown	Ottawa	200	10
Featherston, J. P.	do	500	90
French, H.	St. Hughes	100	10
Frenette, Rev. E.	L'Islet	900	155

ROYAL CANADIAN—Continued.

UNQUALIFIED SHAREHOLDERS HAVING SOME CLAIMS TO PAY—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Franchère, J.	Marieville	1,000	100
Fisher, S.	Quebec	3,500	625
Fournier, L.	Rimouski	600	60
Flock, J. H.	London	500	50
Fortier, C. G.	Montreal	3,000	300
Fortier, Mrs. C. G.	do	2,000	200
Flint, W. H.	do	700	105
Flint, G. H.	do	500	75
Gauthier, E. C. E.	Quebec	1,000	150
Gibson, J. H. P.	Ottawa	400	50
Gosselin, C.	St. Charles, R.S.	400	60
Giguère, P.	Quebec	100	10
Gauthier, L.	Montreal	1,800	180
Gagnier, A.	Kamouraska	200	20
Gossolin, T.	Quebec	800	90
Gastonguay, G.	do	1,800	180
Gingras, J. B.	do	200	20
Garner & Son, R.	Montreal	1,800	180
Giraud, Paul	do	8,700	1,695
Gariépy, C.	Quebec	1,800	270
Gamache, L.	do	900	135
Guerin, C. L.	Montreal	1,500	150
Girouard, D.	do	2,800	280
Gilman, Mrs. D.	St. John, N.B.	900	90
Hulbig, C.	Montreal	400	40
Henderson, D. H.	do	1,000	125
Hague, Jos.	do	500	50
Huot, L.	do	1,800	180
Hugel, A.	Port Hope	1,000	100
Hervey, Jas.	Montreal	1,000	100
Haney & Forgie	Ottawa	200	20
Hawkins, E. E.	do	200	20
Holbrook, G. M.	do		
Hedley, Jas.	Montreal	20,000	2,000
Hildburg, J.	New York	10,000	1,000
Irwin & Boyd	Port Hope	1,800	180
Jordan & Benard	Montreal	3,500	350
Jetté, L. A.	do	1,000	100
Jardine Bros	Ottawa	200	10
Joncas, C.	Quebec	1,000	100
Jarvis, W. L.	Montreal	300	45
Kennedy & Jackson.	do	1,000	100
King Bros	St. Pacôme	900	135
Kennedy, Kate	Chatham	900	90
Larue, I.	Three Rivers	2,000	200
Laffeur, L. H.	Montreal	5,300	530
Lepage, D.	do	900	150
Lapalme, S.	Sorel	900	90
Lemay, Mrs. L.	Montreal	1,000	100
Langlois, E.	Rimouski	700	70
Ladrière, Rev. A.	Isle Verte	200	20
Lapointe, C. F.	Ste. Flavie	1,400	210
Lewis, R.	London	1,000	150
Labrecque, J.	St. Charles, Bellechasse	900	135
Lamb, W. A.	Ottawa	400	40
Lippé, H.	Acton Vale	200	20
Laforme, A.	St. Hugues	100	15
Languedoc, Miss A.	L'Islet	900	135
Languedoc, E.	St. Michel	1,000	160

ROYAL CANADIAN—Continued.

UNQUALIFIED SHAREHOLDERS HAVING SOME CALLS TO PAY—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Langlois, E.	St. Hugues	1,000	100
Larue, G. H.	Quebec	3,500	360
Laframboise, Hon. M.	Montreal	2,500	405
Labrie, J.	Quebec	3,000	300
Lupien, G. E. R.	Three Rivers	500	50
Lupien, M. A. A.	do	500	50
Lacrox, P. O.	Windsor	900	90
Lamontagne, Col. E.	Quebec	47,300	4,730
Larochelle, Mrs. D.	do	800	80
Murray, C. R., in trust	Montreal	40,000	4,000
Martin, F.	do	2,000	306
Murray, E.	do	900	90
Mackay, P.	Quebec	3,000	300
Morin, Mrs. C.	St. George, Beauce	100	10
Montmigny, O.	Ste. Marie, Beauce	200	20
Mercier, J.	Ste. Henedine	400	40
Musgrove, G. M.	Ottawa	1,800	180
Madsen, E.	do	200	10
Mortimer, G.	do	300	15
Marrier, J.	Acton Vale	900	135
Mathieu, N.	St. Andrews	900	90
Massie, Jas.	Guelph	11,000	1,650
Mathieu, M.	Sorel	2,500	300
Marceau, H.	St. Henri	500	50
Mackay, Jane	Halifax	3,500	525
Marion, J. P.	Montreal	2,000	200
Masson, College	Terrebonne	17,500	1,750
McQuaig, R. O.	Ottawa	200	20
McDonell, D.	do	200	20
McNeil, Mrs. N.	St. Paschal	700	70
McCaughy, Jas.	Ingersoll	3,500	350
McDonald & Killy.	Fredericton	900	90
McDougall, F.	Ottawa	1,000	150
McGregor, W.	Windsor	5,300	530
McIntosh, J.	do	5,300	660
McAllister, J.	do	5,300	530
McAuley, Thomas	Kingston	900	90
McAdam, J., & Son	St. Stephen	500	50
McGuire, Mrs. L.	Lindsay	7,100	1,065
McKenzie, Robert	Montreal	2,500	250
Noel, Mrs. H.	Isle d'Orleans	1,100	210
Nichols, Mrs. A. S.	Havelock	500	50
Nott & Co.	Montreal	300	45
Oliver, D. L. V.	do	1,800	180
Oliva, James	St. Thomas	600	60
Perkins, J. A.	Montreal	2,500	250
Parker, A. J.	Ottawa	500	25
Pelletier, Joseph	St. Paschal	100	15
Paradis, O.	Kamouraska	200	20
Pelletier, L.	St. Jean, Port Joli	300	45
Pelletier, J. N.	St. Pierre, R.S.	200	20
Papineau, J. G.	Montreal	1,000	150
Porcheron, E. D.	do	1,800	180
Parent, C. H.	do	500	75
Paquet, A.	St. George	400	40
Patterson, J. C.	Windsor	4,500	450
Patterson, W. J.	Guelph	4,400	440
Poitras, J. T.	St. Helen, Bagot	900	90
Pulford, H. T. L.	Windsor	2,000	380

ROYAL CANADIAN—Continued.

UNQUALIFIED SHAREHOLDERS HAVING SOME CALLS TO PAY—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Pulford, H. B.	Windsor	1,000	100
Perry, Charles	Toronto	10,000	1,500
Perry, Alfred	Montreal	10,000	1,000
Robinson, S.	Fredericton	1,800	180
Robillard, J.	Montreal	4,000	400
Russel, W. F.	Ottawa	500	50
Robertson, J. D., & Co	St. John, N.B.	900	90
Rutherford, R.	Stratford	3,500	350
Richardson, W. M.	Halifax	8,800	1,320
Rouleau, Rev. L.	Matane	700	70
Rioux, E.	Trois Pistoles	1,800	270
Reed, Robert	London	500	35
Roy, Joseph	St. Fabien	500	50
Roy, C. F.	St. Anne de la Pocatiere		
Roy, J. B.	St. Francois, R. S.	1,000	150
Sharpe, John	Montreal	500	65
Stewart, Mrs.	do	10,000	1,500
Slevin, J.	St. Johns	1,000	150
St. Jean, Dame R.	Montreal	200	30
Somerville, W. M.	Ottawa	900	90
Saucier, L. P.	Sandy Bay	400	20
Smith & Stewart	Ottawa	200	10
Sirois, F. A.	St. Paschal	200	20
Shepherd, J. H.	Windsor	5,300	630
Stewart, W. J., in trust	Montreal	1,000	100
Stewart, Luke	St. John, N.B.	1,800	180
Simonson, G. F.	do	500	100
Simard, Z.	Rimouski	200	20
St. Pierre, H. C.	Montreal	500	50
Scriver, J. F.	do	260	20
Tanguay, Appoline	St. Charles	1,000	125
Terroux, B.	Arthabaska	900	90
Taschereau, H. S.	Quebec	100	10
Turcotte, Mrs. E. C. L.	Joliette	1,000	150
Toussant, Miss P.	St. Michel	600	60
Têtu, Mrs. Marie	Quebec	1,800	285
Têtu, Mrs. H.	St. Anselme	900	90
Tapin, F. X.	Three Rivers	1,800	180
Taché, I.	Kamouraska	100	5
Taylor, J. B.	Ottawa	1,800	180
Vidal, J. O.	Lotbinière	200	20
Vachon, M.	Beauport	400	75
Vaillancourt, C.	St Anselme	160	10
Wright, J. H.	Sorel	1,000	100
Wilkes, G. H.	Brantford	1,800	180
Waterous, Miss E.	do	1,300	130
White, James	Halifax	7,000	700
Wilson, R.	do	17,500	1,750
Wilkes, G. H., in trust	Brantford	1,800	180
Wilkes, W. A.	do	14,200	1,420
Lacroix, E. A.	Windsor	900	90
Total		691,100	83,150

RECAPITULATION.

		\$	\$
Adjusted shares	\$1,599,500 or	4,798,500	959,700
Undivided		158,600	31,720
Having calls unpaid		691,100	83,150
Forfeited		347,500	34,980
		5,995,700	1,109,550

THE SOVEREIGN FIRE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hon. Geo. Brown.....	Toronto.....	7,500	1,500
Ira Breck.....	Kingston.....	2,500	250
Beaufort & Sons.....	Montreal.....	6,000	600
B. M. Britton.....	Kingston.....	5,000	750
H. A. Betts, Estate of.....	do.....	5,000	500
H. C. R. Becher.....	London.....	1,000	100
V. Cronyn.....	do.....	9,000	900
G. Cheney.....	Montreal.....	10,000	1,500
Hon. M. C. Cameron.....	Toronto.....	5,000	500
J. D. Dalton.....	do.....	15,000	1,500
Robert Jeffray.....	do.....	2,000	400
C. F. Goodhue.....	London.....	18,000	1,800
A. Gunn.....	Kingston.....	5,000	750
C. F. Gildersleeve.....	do.....	2,500	750
J. P. Gildersleeve.....	do.....	5,000	500
E. K. Green.....	Montreal.....	5,000	500
Greenhow Banks.....	Toronto.....	2,000	200
Hope & Temple.....	do.....	2,500	250
J. D. Irwin.....	do.....	10,500	2,100
D. T. Irish.....	Montreal.....	2,500	375
J. K. Kerr.....	Toronto.....	10,400	1,040
J. Macdonald.....	do.....	3,000	300
R. M. Moore.....	Kingston.....	5,000	500
Hon. A. Mackenzie.....	Toronto.....	5,000	1,000
John Maughan, jun.....	do.....	5,500	1,100
J. & C. Mackenzie.....	Sarnia.....	2,500	500
J. H. Mason.....	Toronto.....	2,000	300
Hon. W. McMaster.....	do.....	5,000	1,000
H. A. Nelson.....	Montreal.....	500	75
S. Nordheimer.....	Toronto.....	7,500	750
A. W. Russell.....	do.....	5,000	500
Hon. A. D. Shaw.....	Manchester, Eng.....	5,500	825
L. W. Smith.....	Toronto.....	5,000	1,000
R. Waddell.....	Kingston.....	1,000	100
R. Wilkes.....	Toronto.....	5,000	1,000
Rev. Isaac Helmuth.....	London.....	2,500	375
Hannah K. Van Vichten.....	New York.....	2,000	200
A. C. Buck.....	Caledonia.....	2,000	200
O'Keefe & Co.....	Toronto.....	2,000	200
Dr. J. H. Arnett.....	Hamilton.....	10,000	1,000
Mrs. A. E. Shears.....	Toronto.....	5,000	500
Geo Greig.....	do.....	20,000	4,000
Mrs. H. S. Blake.....	Woburn P.O.....	10,000	1,000
S. Harper.....	Kingston.....	500	75
J. K. Kerr, in trust.....	Toronto.....	7,500	750
Pellatt & Osler.....	do.....	2,000	300
John Walker.....	London.....	2,000	300
Jas. S. Cartwright.....	Kingston.....	5,000	500
D. F. Shaw.....	Toronto.....	500	100
H. McMahon.....	London.....	2,500	250
H. J. Jones.....	Perche Station, P.O.....	7,000	1,050
Jas. W. Bain.....	St. Polycarpe.....	1,000	150
Jos. O. Remillard.....	do.....	500	75
Elie Lemire.....	L'Assomption.....	1,000	100
Alvina Corteau, wife of A. Archambault.....	do.....	2,000	200
Joan R. Morrier.....	Napierville.....	1,000	150
Mrs. C. H. Morrier.....	do.....	500	75
Henry R. Morrier.....	do.....	500	50
François X. Lasse, M.D.....	St. Vincent de Paul.....	1,300	130

SOVEREIGN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Charles F. Painchaud	Varennas	5,000	500
Rev. J. Gravel	Laprairie	1,000	100
Hon. Louis Archambault	L'Assomption	9,000	1,350
Hon. Jos. H. Bellerose	St. Vincent de Paul	7,100	1,065
Hon. J. Ammand	Rivière des Prairies	3,000	450
Jos. N. A. Archambault	Varennas	1,000	150
Rev. G. V. Villeneuve	L'Assomption	1,500	150
Louis Guibault	do	1,000	150
Rev. F. Derval	do	6,000	600
Rev. J. Gaudet	do	500	50
Jean B. Forest	do	1,000	150
Jean D. Rivest	do	1,000	150
Felix Voligny	Contrecoeur	500	50
Rev. Jos. L. Mongeau	La Longue Pointe	1,000	100
Miss Marie Martel	L'Assomption	200	20
Jos. Z. Martel	do	2,000	200
Pierre Martel	do	200	20
François Forest	do	1,000	150
Rev. C. E. Frenette	L'Islet	500	75
Hon. P. E. Dostaler	Berthier	2,000	300
Arch. Dostaler	do	200	30
Rev. F. X. Delage	L'Islet	1,000	150
Rev. Thos. Dagenais	St. Sauveur	500	75
Chas. Marcotte	L'Islet	1,000	150
N. Lavoie	do	200	20
Rev. A. Lacombe	Manitoba	300	30
College de L'Assomption	L'Assomption	1,000	100
Edouard Richard	do	2,000	300
Ledger Forrest	do	1,000	100
Rev. F. Rochette	Sault au Recollet	2,500	375
Pierre Thos. Levesque	L'Assomption	3,000	450
Z. Archambault	do	1,000	100
Rev. Paul W. Thivierge	St. Bonaventure	100	10
Rev. Jos. C. Daigneau	St. Michel des Saints	100	15
Louis A. Séers	Beauharnois	4,000	400
Jos. Anetel	Ottawa	8,000	800
Jean J. Pominville	St. Vincent de Paul	3,000	450
A. Dostaler	Berthier	1,000	150
Pierre Labelle	St. Assise	100	10
W. Prevost	St. Scholastique	2,000	200
Jos. Trudel	Batiscan	400	40
R. Trudel	do	200	20
J. B. L. Lantier	St. Polycarpe	1,000	150
E. Laberge, M.P.P.	St. Philomene	2,000	300
E. A. Beaudry	Varennas	500	50
O. Gendreau	Berthier	3,000	450
M. Branchaud	Beauharnois	1,500	150
D. Gaudet	St. Anne du Plaines	1,000	100
L. A. Jetté	Montreal	2,000	200
Rev. V. Plinquet	L'Île du Pas	1,000	150
N. Dugas	St. Jacques de L'Achigan	100	15
C. E. Paré	St. Vincent de Paul	1,000	100
Jos. Paré	do	1,000	100
Jos. L. Lafontaine	Roxton Falls	300	45
L. D. Lafontaine	St. Edouard	2,000	300
C. Paré	Montreal	500	50
Rev. Jos. C. Leclerc	St. Vincent de Paul	2,500	250
Rev. F. X. Trepanier	Montreal	1,000	100
Rev. J. St. Aubin	Henryville	100	15

SOVEREIGN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Rev. M. D. Caisse.....	Pointe aux Trembles.....	2,000	200
G. Laviolette, M.D.....	Montreal.....	1,900	190
T. E. Normand.....	Three Rivers.....	1,000	100
N. M. LeCavalier, M.P.P.....	St. Laurent.....	1,000	100
E. Galarneau.....	L'Assomption.....	3,000	300
C. Manseau.....	do.....	1,000	100
C. Archambault.....	do.....	3,000	300
La Corporation Episcopale Catholique Romaine de Montréal.....	Montreal.....	4,500	450
Miss Mélina Chevalier.....	L'Assomption.....	1,000	100
J. Archambault.....	St. Lin.....	2,000	200
A. Brien.....	St. Paul L'Ermite.....	3,000	300
Jos. Marion.....	do.....	3,000	300
Pierre Grenier.....	St. Maurice.....	100	15
Jos. A. Lantier.....	St. Polycarpe.....	2,500	375
Rev. M. D. Marcoux.....	Champlain.....	100	15
La Corporation Episcopale Catholique Romaine des Three Rivers.....	Three Rivers.....	200	40
Mrs. E. Dufresne.....	do.....	3,000	300
G. A. Bourgeois.....	do.....	500	50
E. Richard, sen.....	L'Assomption.....	500	75
E. Leblanc.....	L'Epiphanie.....	2,000	300
Miss E. Richard.....	L'Assomption.....	1,000	100
Rev. F. Caisse.....	do.....	1,400	140
L. D'Archambault.....	do.....	1,000	100
J. Blain.....	St. Edouard.....	2,000	200
E. Dufresne.....	Trois Rivières.....	100	10
J. B. E. Mathieu.....	Montreal.....	7,000	1,050
A. Mathieu.....	do.....	1,000	150
F. Dugas, M.P.....	St. Liguori.....	1,000	150
P. Larue, M.P.....	St. Augustin.....	2,000	200
Hon. P. Fortin, M.P.....	Laprairie.....	2,000	200
A. H. Pâquet.....	St. Cuthbert.....	1,000	150
J. A. Dorion, M.P.P.....	St. Ours.....	1,000	100
Pierre Commeau.....	do.....	1,000	100
V. Glader.....	St. François du Lac.....	500	75
H. E. Vassal.....	Pierreville.....	200	20
Gaspard A. Massue.....	St. Aimé.....	400	60
Jos. Lemaitre.....	St. Thomas de Pierreville.....	500	50
G. & O. Réves.....	Pointe aux Trembles.....	1,000	100
T. Germaine Belisle.....	Montreal.....	1,000	100
N. Allard.....	Pointe aux Trembles.....	1,000	100
E. Mathieu.....	Lachenaie.....	1,000	150
L. Paré.....	St. Vincent de Paul.....	500	50
D. H. Paré.....	do.....	200	20
S. E. Lefebvre.....	Montreal.....	100	20
Rev. B. Paquette.....	Quebec.....	1,000	150
Rev. P. Sax.....	St. Romuald.....	1,000	150
J. A. Duchesneau.....	Terrebonne.....	2,000	200
Rev. F. A. A. Toupin.....	Rivière des Prairies.....	500	50
M. Guerin.....	St. Vincent de Paul.....	200	20
F. Benoit.....	Sault au Recollet.....	2,000	200
Hon. W. H. Chaffers.....	St. Césaire.....	2,500	375
Jos. Gaudet, M.P.....	Gentilly et Nicolet.....	1,000	100
John J. Ross, M.P.....	St. Anne de la Pocatière.....	2,000	200
Hon. T. Robitaille, M.P.....	New Carlisle.....	1,000	100
Hon. C. Cormier.....	Somerset.....	2,000	300
L. H. Trudeau.....	Henryville.....	400	40
Pierre L. O'Donoghue.....	do.....	200	20

SOVEREIGN—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
A. Brunel.....	St. Pierre les Becquets.....	200	20
L. Sylvestre.....	L'Isle au Castor.....	200	20
P. E. Pelland.....	Berthier-en-haut.....	300	45
E. Pellerin.....	do.....	1,000	150
Rev. U. Archambault.....	St. Barthelemy.....	200	20
F. E. Reuleau.....	do.....	100	10
L. Vadnait.....	St. Cuthbert.....	500	75
L. Tranchemontangue.....	Berthier-en-haut.....	1,000	150
Rev. A. Brien.....	St. Cuthbert.....	100	15
F. X. A. Brien.....	do.....	500	75
C. Dorion.....	L'Assomption.....	2,000	300
Miss M. L. Dorion.....	do.....	1,000	100
W. Fanning.....	Ottawa.....	1,000	100
Hon. L. Beaubien, M.P.....	Montreal.....	100	10
N. H. Bourgozin.....	do.....	500	50
T. Gauthier.....	Lachine.....	3,500	525
A. Pinsonnault.....	St. Jacques le Mineur.....	100	15
E. A. De St. Georges.....	Cap Santé.....	1,000	100
J. Dufresne.....	Three Rivers.....	100	10
A. Archambault.....	L'Assomption.....	2,000	300
B. Bourgeois.....	Three Rivers.....	200	20
M. Caron.....	do.....	500	75
D. F. Dufresne.....	do.....	500	50
Rev. J. B. Rioux.....	St. Louis.....	2,000	200
Nérée Heneau.....	L'Epiphanie.....	1,000	100
E. Mailloux, M.P.....	do.....	1,000	150
P. S. Gendron, M.P.....	Ste. Rosalie.....	200	20
E. Lacerte, M.P.....	Yamachiche.....	500	75
Jos. F. Armand.....	Rivière des Prairies.....	1,000	100
P. Barrette.....	St. Vincent de Paul.....	100	10
G. Archambault.....	L'Assomption.....	1,000	150
P. Archambault.....	do.....	500	50
Rev. N. Levallée.....	St. Vincent de Paul.....	500	75
Z. Joubert.....	do.....	200	30
Pierre Barrette, in trust.....	do.....	200	20
Pierre Barrette, in trust.....	do.....	100	10
Z. Barrette.....	do.....	100	10
D. Lacoursière.....	St. Geneviève de Batiscan.....	400	40
Dr. V. P. Lavallée.....	St. Felix Valois.....	200	30
Pierre C. Ducharme.....	do.....	100	10
Geo. Read.....	do.....	200	30
M. Crépeau.....	do.....	100	10
A. J. Lacoursière.....	St. Stanislas de Batiscan.....	300	45
N. P. Massicotte.....	St. Geneviève de Batiscan.....	100	10
Rev. A. Labelle.....	St. Jérôme.....	100	10
E. Antil.....	St. Roch.....	1,000	150
Emélie Adèle Duplessis.....	Ottawa.....	2,000	200
C. H. Beaulieu.....	Sorel.....	1,000	150
J. N. Lambert.....	St. Stanislas de Batiscan.....	300	45
Elise Coallier.....	Montreal.....	1,000	100
H. A. Mignault.....	St. Deni.....	1,000	150
E. Archambault.....	L'Assomption.....	1,000	100
L. L. L. Desaulniers.....	Yamachiche.....	500	50
L. E. Morin.....	Montreal.....	500	75
A. de Martigny.....	Beauharnois.....	4,000	400
J. A. Ducheneau.....	Terrebonne.....	1,000	100
O. Forget.....	do.....	500	75
Rev. J. Lauzon.....	St. Philippe.....	1,000	150
Rev. J. Morin.....	St. Jacques le Mineur.....	1,000	150

SOVEREIGN—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Rev. T. E. Dagenais.....	St. Edouard.....	1,000	150
Rev. F. Aubry.....	St. Jean.....	1,000	150
A. Desjardins.....	Montreal.....	500	50
Rev. J. Doucet.....	St. Hélène.....	1,000	100
J. E. Champoux.....	Montreal.....	6,000	600
Jno. R. Cartwright.....	Napanee.....	5,000	500
J. O. Ireland.....	Toronto.....	1,000	150
Hine, Baines & Co.....	do.....	1,500	150
La Rue Peck.....	do.....	5,000	500
Rev. A. O'Donnell.....	St. Denis.....	1,000	150
D. H. Allan, in trust for J. Macdonald.....	Toronto.....	5,000	750
G. B. Kirkpatrick.....	do.....	5,000	500
G. Kirkpatrick, in trust.....	do.....	7,000	700
F. X. A. Coutu.....	Montreal.....	5,700	570
Rev. Pierre Poissant.....	St. Philippe.....	1,000	150
Rev. Geo. Chevreuil.....	Montreal.....	400	60
L. H. Archambault.....	L'Assomption.....	1,000	100
B. Van Straubenzie.....	Kingston.....	2,000	200
Margaret Blake.....	Toronto.....	2,000	200
T. Brunet.....	St. Augustin.....	500	50
J. B. Leblanc.....	St. Henri de Tanneries.....	2,000	200
Rev. A. Toupin.....	Rivières des Prairies.....	500	50
Rev. S. Tassé.....	St. Scholastique.....	1,000	150
M. J. Major.....	St. Vincent de Paul.....	2,000	200
Hon. E. Dionne.....	St. Anne de la Pocatière.....	2,000	300
J. G. Scott.....	Toronto.....	2,500	500
Alphonse Lozeau.....	St. Vincent de Paul.....	1,000	150
A. H. Hudson.....	London, England.....	2,000	300
Mrs. M. P. C. Dausereau.....	do.....	1,000	100
O. Fréchette.....	Berthier.....	500	75
J. M. & L. O. Loranger.....	Montreal.....	200	20
Jos. Z. Martel.....	L'Assomption.....	1,600	160
H. Foisy.....	L'Epiphanie.....	200	20
Mary K. Shaw.....	Manchester, England.....	7,500	1,125
Mary Elizabeth Smith.....	Toronto.....	3,000	600
P. D. Conger.....	do.....	5,000	1,000
Mary Harper.....	do.....	3,000	450
R. A. Donaldson.....	do.....	2,000	200
W. G. Parish.....	Farmersville.....	1,000	150
D. R. Calder.....	Kintore.....	1,000	150
T. G. Bright.....	Toronto.....	5,500	825
F. Couture.....	St. Augustin.....	500	75
Jean MacCarthy.....	do.....	100	15
Evans Rochette.....	St. Colomb de Silery.....	1,000	100
Basels Thibault.....	St. Augustin.....	200	30
W. Constantin.....	do.....	800	120
Joseph Macardy.....	do.....	200	30
F. Côté.....	do.....	200	30
F. Drolet.....	do.....	100	15
Joseph Côté.....	do.....	100	15
Louis Jobin.....	do.....	500	75
Jas. S. Lovell.....	do.....	100	10
Wilson Morton.....	do.....	2,000	200
Louis Alphonse Langlois.....	do.....	2,000	200
Total.....		\$600,000	

SUN MUTUAL LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, Charles.....	Montreal.....	5,000	625
Abbott, Hon. J. J. C.....	do.....	5,000	625
Anderson, Robert.....	do.....	31,500	3,938
Buntin, Alexander.....	do.....	20,000	2,500
Butters, Daniel.....	do.....	5,000	625
Bryson, T. M.....	do.....	7,500	937
Burnett & Co.....	do.....	2,000	250
Brush, George S.....	do.....	2,000	250
Barbeau, E. J.....	do.....	2,000	250
Burland, G. B.....	do.....	2,000	250
Cumming, W. B.....	do.....	10,000	1,250
Cooper, William.....	do.....	5,000	625
Craig, Thomas.....	do.....	2,000	250
Campbell, F. W., M.D.....	do.....	2,000	250
Coulson, D.....	do.....	1,000	125
Cheese, W. E.....	do.....	2,000	250
Cameron, A. H., Estate of.....	do.....	1,000	125
Claxton, Jane.....	do.....	5,000	625
Delisle, A. M.....	do.....	4,000	500
Dakers, James.....	do.....	1,000	125
Ewing, S. H. & A. S.....	do.....	5,000	625
Edgar, Frank.....	do.....	1,500	187
Finlay, Samuel.....	England.....	10,000	1,250
Filgate, Samuel.....	Montreal.....	1,000	125
Gault, M. H.....	do.....	40,000	5,000
Gault, A. Fred.....	do.....	15,000	1,875
Gault, L. H.....	do.....	11,000	1,375
Gault, R. L.....	do.....	2,000	250
Gault, E. J.....	do.....	10,000	1,250
Gilroy, Thomas.....	Goderich.....	13,000	1,625
Green, E. K.....	Montreal.....	5,000	625
Gould, Charles H.....	do.....	2,000	250
Gill, Robert.....	Brockville.....	2,000	250
Hutton, James.....	Montreal.....	12,500	1,563
Hamilton, Alex.....	do.....	5,000	625
Howard, R. P., M.D.....	do.....	5,000	625
Haugesgen & Gnaedinger.....	do.....	5,000	625
Hingston, W. H., M.D.....	do.....	1,000	125
Hughes, G. A., in trust.....	do.....	5,000	625
Middleton, Henry N.....	do.....	10,000	1,250
Miller, Peter.....	do.....	10,000	1,250
McKenzie, M.....	do.....	21,000	2,625
McLennan, Hugh.....	do.....	12,000	1,500
McKay, Edward.....	do.....	10,000	1,250
McLennan, John.....	do.....	10,000	1,250
Moss, S. H. & J.....	do.....	5,000	625
Morrice, David.....	do.....	5,000	625
Moat, Robert.....	do.....	2,000	250
Moss, G. W.....	do.....	2,500	312
McDougall, A.....	do.....	7,000	875
McFarlane, D.....	do.....	5,000	625
McCarthy, D. & J.....	do.....	5,000	625
Macaulay, R.....	do.....	13,500	1,688
Ogilvie, A. W.....	do.....	5,000	625
O'Brien, W.....	do.....	5,000	625
Paterson, W. S.....	do.....	1,000	125
Prowse, George R.....	do.....	1,000	125
Reekie, R. James.....	do.....	10,000	1,250
Robertson, Andrew.....	do.....	10,000	1,250

SUN MUTUAL LIFE—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ramsay, A.....	Montreal.....	5,000	625
Rae, Jackson.....	do.....	2,500	312
Rogers, George.....	do.....	5,000	625
Rose, Alex.....	do.....	2,000	250
Reid, Wm.....	do.....	8,000	1,000
Robertson, Henry.....	do.....	2,000	250
Robertson, Margaret.....	do.....	1,000	125
Robertson, Archer.....	do.....	1,000	125
Rae, Wm.....	do.....	2,500	312
Richards, Joseph.....	do.....	2,500	312
Stephen, George.....	do.....	10,000	1,250
Springs, R.....	do.....	2,000	250
Skelton, Leslie J. H.....	do.....	2,000	250
Stevenson, James, Estate.....	do.....	1,000	125
Williams, A. L.....	do.....	500	62
Waldie, John.....	do.....	10,000	1,250
Workman, Thomas.....	do.....	10,000	1,250
Withall, W. J.....	Quebec.....	10,000	1,250
Wilson, Andrew.....	Montreal.....	5,000	625
Warren, W. H.....	do.....	1,000	125
Wilson, John T.....	do.....	1,000	125
		500,000	62,500

TORONTO LIFE ASSURANCE AND TONTINE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Burland, G. B.....	Montreal.....	5,000	2,500 00
Bosworth, N. A.....	Stratford.....	1,000	272 70
Brouse, W. H.....	Prescott.....	1,000	493 89
Bigelow, N. G.....	Toronto.....	2,000	631 04
Bain, John.....	do.....	1,000	136 04
Barker, P. M.....	Orangeville.....	500	73 58
Beddome, W. C.....	Toronto.....	200	25 66
Cameron, A.....	Montreal.....	1,000	432 04
Duggan, J., Estate.....	Toronto.....	2,500	700 00
Duggan, G., Estate.....	do.....	2,500	756 00
Danspaugh, W. H.....	do.....	1,000	250 00
Gray, R. H.....	do.....	1,200	300 00
Holliday, Thos.....	Stratford.....	500	185 45
Harvey, Jane.....	Yorkville.....	20,000	5,000 00
Hay, Jane.....	Toronto.....	1,000	250 00
Harvey, Arthur.....	Yorkville.....	45,000	10,900 00
Jenkins, W.....	Clinton.....	1,000	250 00
Kerr, Wm.....	Mitchell.....	500	136 65
Kirkpatrick, J. C.....	Goderich.....	500	145 80
Landsborough, R.....	Clinton.....	3,600	1,000 00
Lawrence, G. W.....	Stratford.....	300	115 77
Morton, T. D.....	Brucefield.....	1,000	250 00
Morrison, A.....	Toronto.....	1,000	286 13
Macdonell, W. J.....	do.....	2,500	948 11
Pritchard, Rev. J.....	Clinton.....	2,400	600 00
Porter, W. H.....	do.....	500	125 00
Rose, G. M.....	Toronto.....	2,000	611 75
Stidson, J. H.....	Hamilton.....	500	125 00
Scott, C. T.....	Wingham.....	500	125 00
Thwaites, R. Estate.....	Clinton.....	500	125 00
Walker, R. (Walkerton).....	Chili.....	2,000	1,000 00
	Total.....	104,200	28,760 61

WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Chas. Magrath.....	Toronto.....	10,400	5,200
A. C. Couch.....	do.....	3,720	1,860
Mrs. M. E. Smith.....	York Township.....	17,600	8,800
D. Campbell.....	Trumansburg, N.Y.....	1,600	800
John Macdonald.....	Toronto.....	1,600	800
W. Gooderham, jun.....	do.....	4,000	2,000
Mary Piper.....	do.....	2,760	1,380
A. B. Harris.....	Credit.....	3,360	1,680
T. W. McGrath.....	Clifton.....	3,200	1,600
W. Fitzgerald.....	Toronto.....	200	100
Jas. Michie.....	do.....	26,480	13,240
Estate of R. G. Anderson.....	do.....	800	400
Estate of T. G. Wallis.....	do.....	800	400
Robt. Walker.....	do.....	480	240
Alex Rathray.....	do.....	1,600	800
Estate of H. Scobie.....	do.....	4,000	2,000
Estate of Jas. Magrath.....	Credit.....	800	400
Wm. Magrath.....	do.....	800	400
Edw. Hobson.....	Toronto.....	2,000	1,000
J. K. Falconbridge.....	Richmond Hill.....	360	180
Henry Rowsell.....	Toronto.....	1,600	800
Thos. Lailey.....	do.....	800	400
J. Carroll.....	do.....	800	400
J. Haworth.....	do.....	12,800	6,400
R. S. Brown.....	do.....	800	400
Jos. Gould.....	Uxbridge.....	1,600	800
G. Elliott.....	Guelph.....	8,000	4,000
Noah Barnhart.....	Toronto.....	4,000	2,000
L. W. Smith.....	do.....	400	200
Estate of G. Duggan.....	do.....	800	400
do J. Lee.....	do.....	800	400
Rev. J. Y. Cameron.....	Williamstown.....	2,000	1,000
Mrs. P. H. Cox.....	Paris.....	1,000	500
Geo. A. Pyper, in trust.....	Woodstock.....	9,040	4,520
Robt. Thompson.....	Toronto.....	400	200
Mrs. M. Leitch.....	do.....	2,640	1,320
P. Patterson.....	do.....	6,440	3,220
Mrs. Amie Price.....	do.....	800	400
Chris. Robinson.....	do.....	2,320	1,160
Hon. J. Simpson.....	Bowmanville.....	3,200	1,600
J. & J. T. B. Lindsay.....	Newtonbrook.....	1,840	920
Marie H. Keeler.....	Cobourg.....	920	460
E. W. Rathburn, in trust.....	Millpoint.....	400	200
do do.....	do.....	440	220
Mrs. F. Craig.....	do.....	600	300
A. L. Hindhaugh.....	Oswego, N.Y.....	240	120
Rev. D. H. Fletcher.....	Hamilton.....	2,000	1,000
E. W. Northey, in trust.....	Aldershot, England.....	1,900	950
Miss I. Macdonald.....	Toronto.....	1,960	980
Rev. D. Allen.....	Southesthope Township.....	960	480
Lucy L. Harris.....	Credit.....	200	100
London and Canada Loan and Agency Co.....	Toronto.....	2,400	1,200
Robt. Gilmor.....	do.....	840	420
Bunella Ruthbun.....	Millpoint.....	5,080	2,540
Alfred J. Wilkes.....	Brantford.....	1,320	660
J. Fulton, M.D.....	Toronto.....	360	180
Estate of W. D. Pipe.....	Berlin.....	520	260
A. T. McCord.....	Toronto.....	600	300
J. Kerr.....	do.....	1,760	880

WESTERN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Rev. C. W. Patterson	Port Hope	840	420
Geo. J. Hind	Yorkville	12,000	6,000
Alex. McAllister	Kingston	14,000	7,000
E. H. Rutherford	Toronto	2,640	1,320
Geo. Horne	Cannington	2,240	1,120
Estate of J. Rothwell	Kingston	280	140
Helen S. Wingham	Brockville	240	120
Eliz. E. Beatty	Toronto	600	300
F. J. Stewart, in trust	do	320	160
Wm. Forster	Brampton	1,960	980
Mrs. S. Beatty	Toronto	1,600	800
J. B. Caldwell	Newmarket	800	400
Alex. Manning	Toronto	320	160
Mathew H. Gault	Montreal	20,000	10,000
Jas. Scott	Toronto	20,000	10,000
J. Fiskin	do	4,000	2,000
Rev. J. A. F. McBain	Chatham, N.B.	3,440	1,720
Geo. Davidson	Berlin	480	240
Estate of W. Bilton	Toronto	360	180
C. W. Pastlethwaite	do	2,400	1,200
Osler & Moss	do	320	160
Mrs. E. Harris	Credit	400	200
Rev. T. S. Eberby	Sarnia	1,920	960
Mrs. Jessie Scott	Quebec	4,280	2,140
Mrs. M. A. Strachan	Toronto	1,880	940
Wm. J. MacDonell	do	80	40
Bernard Halden	do	800	400
Miss Eliza Timms	do	2,000	1,000
J. H. Noverre	do	1,960	980
Eph. Evans	London	2,240	1,120
Rev. J. G. Laird	Bowmanville	2,000	1,000
G. Chester	Whitby	1,600	800
Mrs. H. Dumble	Cobourg	760	380
Hector Grant	Uxbridge	1,200	600
J. Sinclair	Toronto	520	260
E. J. Hobson	do	2,000	1,000
Rev. W. Rogers	Ashburn	9,400	4,700
Mrs. M. J. H. Eliwell	Toronto	6,600	3,300
Thos. Webb	do	800	400
Jas. S. Playfair	do	10,040	5,020
Rev. W. James	do	6,120	3,060
Henry Robins	do	320	160
Estate of D. Laichow	do	1,400	700
G. S. Lount	do	1,200	600
Dr. E. W. Spragge	Toronto	400	200
J. W. L. Forster	do	600	300
J. S. Playfair, in trust	do	2,400	1,200
P. F. Ridout	do	900	450
David Fisher	do	2,000	1,000
Estate of M. Talbot	do	200	100
Jas. Jackson	Eglinton	320	160
W. Anderson	Toronto	520	260
Hon. W. P. Howland	do	800	400
Robt. C. Turner	Yorkville	1,000	500
Geo. McGillivray	Kingston	520	260
R. D. Macpherson	Montreal	4,000	2,000
Thos. Wells	Belleville	2,000	1,000
Rev. T. W. Kirkpatrick	Kingston	800	400
A. M. Smith	Toronto	4,640	2,320

WESTERN—Continued.
LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	
Marianne E. Kirkpatrick, Estate of.....	Kingston.....	800	400
Mrs. E. Perry	Schomburg.....	1,000	500
W. S. Durie & R. H. C. Green, in trust...	Toronto.....	800	400
Estate of J. F. Dewar.....	Port Hope.....	2,000	1,000
Mrs. E. A. Ramsay.....	York Township.....	6,840	3,420
Ed. E. Dudley.....	Newmarket.....	360	180
Jno. Maughan, jun.....	Toronto.....	480	240
Catharine Schofield.....	Berlin.....	400	200
R. Reed.....	Bowmanville.....	1,000	500
Hon. J. R. Cartwright.....	Cobourg.....	2,880	1,440
Miss J. E. Alexander.....	Woodstock.....	800	400
Mrs. J. Elgin Orr.....	Dundas.....	800	400
W. Gordon.....	Toronto.....	120	60
W. B. McMurrich.....	do.....	840	420
Mrs. M. G. McMurrich.....	do.....	1,040	520
S. H. Phippen.....	Belleville.....	3,200	1,600
G. Hague.....	Montreal.....	1,000	500
Esther Seels & B. Saunders.....	Parrie.....	760	380
Hon. J. McMurrich.....	Toronto.....	6,000	3,000
Rev. J. Douse.....	do.....	1,600	800
Kersteman Bros.....	do.....	1,320	660
Alex. Wills.....	do.....	4,000	2,000
Rev. R. Ewing.....	Georgetown.....	440	220
Geo. Peters.....	Peterboro'.....	400	200
Geo. Murray.....	Toronto.....	720	360
J. A. Phippen.....	Belleville.....	14,400	7,200
Ellen M. de B. Cameron.....	Toronto.....	3,200	1,600
W. N. Keefer.....	Cobourg.....	440	220
S. C. McGill.....	Kingston.....	1,400	700
Allan MacDougall.....	Ottawa.....	1,520	760
Mrs. E. Myer.....	Goderich.....	480	240
Jas. S. Bates.....	Brockville.....	1,040	520
Sarah J. Graham.....	Belleville.....	880	440
Dr. J. Ferguson.....	Toronto.....	1,760	880
Jno. Symons.....	Yorkville.....	360	180
Jas. Lyman.....	Toronto.....	4,000	2,000
H. S. Northrop.....	do.....	4,000	2,000
G. Mathieson.....	Drummondville.....	80	40
Estate of R. S. Miller.....	Toronto.....	320	160
Rev. J. Barclay.....	do.....	1,960	980
C. H. & A. O. Gilmor.....	do.....	4,000	2,000
G. R. R. Cockburn.....	do.....	4,000	2,000
Chas. Duckett.....	do.....	1,200	600
Mrs. D. Blain.....	do.....	7,200	3,600
Dora L. Guggisburg.....	do.....	480	240
H. R. Ranney.....	St. John, N.B.....	2,640	1,320
A. Sands.....	Toronto.....	200	100
Jas. Scott.....	Waubushene.....	1,600	800
G. Smith.....	Toronto.....	1,000	500
Alex. Smith.....	do.....	200	100
Rev. W. S. Griffin.....	Hamilton.....	2,120	1,060
Jas. Haining.....	Toronto.....	400	200
F. Saunders.....	Yorkville.....	5,320	2,660
W. B. Wilson.....	Thornhill.....	800	400
Mrs. E. S. MacNab.....	Toronto.....	800	400
E. B. Holden.....	San Francisco, Cal.....	1,200	600
A. G. Parkinson.....	Yorkville.....	1,200	600
Mrs. C. Boswell.....	Ottawa.....	12,760	6,380
H. R. Forbes.....	Toronto.....	400	200

WESTERN—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
A. T. Fulton.....	Toronto.....	12,800	6,400
Mrs. M. J. McKean.....	do.....	1,000	500
E. W. Rathbun.....	Mill Point.....	5,320	2,660
Hon. Receiver-General of Canada.....	Toronto.....	3,200	1,600
Mrs. Ann Taylor.....	do.....	1,320	660
Jas. King.....	Quebec.....	1,480	740
Mrs. L. S. Rathbun.....	Mill Point.....	1,040	520
E. W. Rathbun.....	do.....	120	60
Robt. G. Patton.....	Montreal.....	10,000	5,000
H. S. Strathy, Cashier, in trust.....	Toronto.....	15,360	7,680
Ewing Cameron.....	Owen Sound.....	4,000	2,000
R. Rayburn.....	Mill Point.....	400	200
E. F. King.....	Montreal.....	1,000	5 0
Mary McLachlan.....	Toronto.....	360	180
Margaret H. McLachlan.....	do.....	720	360
A. Whitney.....	Preston.....	12,000	6,000
Robt. Snider.....	Odessa.....	1,760	880
J. Wightman.....	Toronto.....	800	400
Rev. E. W. French.....	Jersey City, U.S.....	160	80
A. Cameron, in trust.....	Montreal.....	4,800	2,400
do.....	do.....	2,000	1,000
do.....	do.....	1,200	600
do.....	do.....	1,000	500
Rev. J. G. Murray.....	Grimsby.....	13,880	6,940
Mrs. J. Rathbun.....	Mill Point.....	4,000	2,000
Mrs. Maggie C. Martens.....	Toronto.....	800	400
Robt. Fulton.....	Fingal.....	5,600	2,800
Miss E. Duggan.....	Toronto.....	360	180
R. Heather.....	Yorkville.....	800	400
Eliza McBean.....	Toronto.....	16,000	8,000
Pellatt & Osler.....	do.....	320	160
E. Bescohy.....	York Township.....	5,120	2,560
J. Preistman, in trust.....	Toronto.....	800	400
Robt. Beaty.....	do.....	2,680	1,340
Robt. Thompson, Manager, in trust.....	Belleville.....	21,600	10,800
Mrs. E. Jackes.....	Eglington.....	5,200	2,600
Miss M. Thorburn.....	Yorkville.....	120	60
Miss C. Perram.....	Toronto.....	1,400	700
D. R. Wilkie, Cashier, in trust.....	do.....	2,000	1,000
Miss S. McCord.....	do.....	480	240
A. T. McCord, in trust.....	do.....	80	40
Miss A. R. E. Thorne.....	Troy, N. Y.....	200	100
Mrs. D. Patton.....	Montreal.....	2,600	1,300
A. Middison.....	Baltimore, M.D.....	3,200	1,600
Mrs. Nellie Barber.....	Toronto.....	2,320	1,160
J. L. Brodie, Cashier, in trust.....	do.....	11,520	5,760
H. S. Strathy, in trust.....	do.....	800	400
Home Saving and Loan Comp'y (Limited), in trust.....	do.....	60,560	30,280
Edward Fitzgerald, Q.C.....	do.....	6,800	3,400
Wm. Alexander.....	do.....	4,000	2,000
Austin, J., and R. H. Bethune, in trust.....	do.....	3,000	1,500
John Berwick.....	do.....	800	400
Mrs. C. M. Beard.....	do.....	4,000	2,000
Thos. Bassett.....	Belleville.....	1,000	500
Wm. Cooke, Manager, in trust.....	Toronto.....	800	400
Rev. R. J. Craig, in trust.....	Mill Point.....	480	240
R. S. Cox.....	Toronto.....	8,000	4,000
Mrs. Agnes Dana.....	Rivière du Loup, en bas.....	1,800	900

WESTERN—*Concluded.*LIST OF SHAREHOLDERS--*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Mrs. S. F. Davidson.....	Uxbridge.....	600	300
E. Fitzgerald, in trust.....	Toronto.....	600	300
Miss I. George.....	do.....	2,240	1,120
R. D. Gamble, in trust.....	Brampton.....	6,000	3,000
Sir W. P. Howland, President, in trust.....	Toronto.....	16,800	8,400
Geo. Harrison.....	do.....	1,200	600
Arch. Heron.....	York Township.....	5,200	2,600
Ely Herman.....	Churchville.....	600	300
Geo. W. Jackes.....	Eglington.....	640	320
Wm. J. Jones.....	do.....	400	200
W. S. Lee, Trustee.....	Toronto.....	800	400
Gabriel T. Lount.....	Barrie.....	440	220
Mrs. S. Munshaw.....	do.....	800	400
Mrs. M. McDiarmid.....	Ottawa.....	600	300
J. Priestman.....	London, Eng.....	3,000	1,500
Wm. Robins.....	Toronto.....	1,200	600
P. G. Reid.....	do.....	40	20
F. J. Stewart.....	do.....	160	80
M. C. Schofield.....	Berlin.....	640	320
Mrs. E. A. Sherrard.....	do.....	800	400
R. J. Tinning.....	Toronto.....	2,320	1,160
Margaret Thomson.....	do.....	4,400	2,200
T. McL. Thomson.....	do.....	1,200	600
Mrs. Sarah Tolpee.....	do.....	240	120
C. S. Wilson.....	Picton.....	10,520	5,260
	Total.....	\$800,000	\$400,000

STATEMENT of Assessment made on Companies, as under, for Year ending 31st March, 1879, in accordance with the Insurance Acts of 1875 and 1877.

Companies.	Assessment.	Companies.	Assessment.
	\$ cts.		\$ cts.
Accident.....	39 54	Royal Canadian	271 20
Ætna Fire	150 89	Royal	480 97
Ætna Life	353 39	Scottish Commercial.....	102 27
Anchor Marine.....	73 07	Scottish Imperial.....	67 89
British America.....	289 90	Sovereign.....	102 99
Briton Life	6 09	Standard Life	179 98
Canada Fire and Marine.....	158 08	Star	23 51
Canada Guarantee	63 55	Sun	135 54
Canada Life	634 02	Toronto Life.....	8 00
Citizens'	180 82	Travelers'	157 97
Commercial Union.....	274 64	Union Mutual	133 36
Confederation Life.....	177 69	Western.....	414 76
Dominion.....	33 79		
Equitable.....	227 78		
Guardian.....	64 43		
Hartford Fire.....	107 72	Briton Medical Life.....	41 48
Imperial.....	195 23	Connecticut Life.....	202 49
Lancashire	201 25	Edinburgh	26 07
Liverpool and London and Globe.....	198 09	Life Association of Scotland	142 59
London Assurance.....	77 69	National Life.....	23 36
London and Lancashire.....	62 38	New York Life.....	154 71
London Mutual Fire	109 98	North Western.....	51 64
Merchants' Marine	132 81	Phoenix Mutual Life.....	127 48
Metropolitan.....	54 42	Positive.....	0 72
Mutual Life.....	44 67	Scottish Amicable	24 94
National Fire.....	74 70	Scottish Provident	7 39
North British.....	387 85	Scottish Provincial.....	43 92
Northern.....	94 56	United States Life.....	3 80
Phoenix of Brooklyn.....	79 84		
Phoenix of London	213 16		
Quebec.....	82 09	Stadacona Life.....	0 68
Queen.....	253 72	Globe Mutual Life	41 38
Reliance.....	38 87	Ottawa Agricultural.....	44 59
		Total.....	\$3,155 39

All the above have been paid with the exception of the "Positive" and Ottawa Agricultural.

INDEX, 1879.

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British America.....	15		18					xxviii		xxxv	xxxvi	260
Briton Life.....		117							l			
Briton Medical.....		120							l			
Canada Agricultural, Estate	20											
Canada Fire and Marine.....	23							xxv ii		xxxv		263
Canada Guarantee.....					246							266
Canada Life.....		124							l			268
Canadian Steam Users.....							251					270
Citizens'.....	26	131		243	249			xxviii	l		xlvi	271
Commercial Union.....	31	135						xviii	l			
Confederation Life.....		139							l			275
Connecticut Mutual.....		143							li			
Dominion Fire and Marine...	35							xxviii				277
Edinburgh Life.....		146							l			
Equitable Life.....		150							li			
Guardian.....	37							xxviii				
Hartford.....	41							xxix				
Imperial.....	44							xxviii				
Lancashire.....	47							xxviii				
Life Association of Scotland		151							l			
Liverpool and London and												
Globe.....	50	158						xxviii	l			
London and Lancashire.....		162							l			
London Assurance.....	55	167						xxviii	l			
London Mutual Boiler.....							252					
London Mutual Fire.....	58							xxviii				
Merchants' Marine.....			61							xxxv	xxxvii	281
Metropolitan Life.....		170							li			
Metropolitan Plate Glass												
Insurance Co.....						250						
Mutual Life.....		172						xxviii	l			269
National Fire.....	64							xxviii	li			
National Life.....		176							li			
New York Life.....		178							li			
North British.....	68	180						xxviii	l			
Northern.....	70							xxviii	l			
North-Western.....		184							l			
Ontario Mutual Life.....		186							l			
Phoenix of Brooklyn.....	74		75					xxix		xxxv	xxxvii	
Phoenix of London.....	78							xxviii				
Phoenix of Hartford.....		189							li			
Positive.....		191							l			
Provincial, Estate.....	80											
Quebec.....	82							xxviii				290
Queen.....	84	192						xxviii	l			
Reliance.....		195							l			

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Companies, &c.	Annual Statements.							Abstract of Statements.				List of Stockholders
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Scottish Amicable.....		202							1			
Scottish Commercial.....	97							xxix				
Scottish Imperial.....	99							xxix				
Scottish Provident.....		205							1			
Scottish Provincial.....		209							1			
Sovereign	102							xxviii				321
Standard Life.....		215							li			
Star Life.....		219							li			
Sun Mutual Life.....		222		244					1			326
Toronto Life.....		225							1			328
Travelers.....		228		245					li			
Union Mutual.....		231							li			
United States.....		234							li			
Western	104		106					xxviii		xxxv	xxxvi	329

SUNDRIES.

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ABSTRACT OF STATEMENTS
OF
INSURANCE COMPANIES IN CANADA
FOR THE YEAR
1880

*(In advance of the Annual Report of the Superintendent of Insurance, and
SUBJECT TO CORRECTION.)*

OFFICE OF THE
SUPERINTENDENT OF INSURANCE,

OTTAWA, 18th March, 1881.

SIR,—I have the honor to inclose an abstract of the business of Fire and Marine Insurance in Canada for the year 1880, so far as at present reported ; several of the Companies having not yet sent in the returns.*

I have also appended an abstract of the Life Insurance, so far as the Companies have yet reported, the statements not being due till the end of this month.

This abstract has been made from the attested statements returned by the Companies, but must be considered as subject to correction, when I shall have the honor to report to you their statements in full, after personally visiting the head offices.

I have the honor to be, Sir,

Your most obedient servant,

J. B. CHERRIMAN,

Superintendent of Insurance.

Hon. Sir LEONARD TILLEY, K.C.M.G., C.B.,
Minister of Finance.

*The Commercial Union.

“ London & Lancashire—Fire.

“ Scottish Commercial.

“ Merchants Marine.

ABSTRACT FOR THE YEAR 1880.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	No. of New Policies including Renewals.	Gross Amount of said Policies.	Net Amount at Risk at Date.	Net Amount of Losses du- ring the Year.	Net Amount Paid for Losses.	Unsettled Claims.
	\$		\$	\$	\$	\$	Not Registered. Registered.
British America.....	186,895	.....	21,838,796	19,821,958	81,881	81,160	None. 500
Canada Fire.....	167,609	.....	16,121,011	12,889,041	112,498	120,719	13,046 15,051
Citizens.....	87,041	5,732	11,209,600	10,315,124	44,855	None.	1,750 1,000
Dominion.....	70,388	.....	8,607,474	5,058,746	55,305	48,973	11,833 290
London Mutual Fire.....	106,602	12,562	12,774,793	36,408,244	65,220	75,098	15,534 None.
Quebec.....	62,559	.....	7,025,741	7,718,040	34,130	33,369	4,562 None.
Royal Canadian.....	128,298	.....	16,940,580	14,141,995	52,013	63,473	None. 1,190
Sovereign.....	121,722	10,163	10,582,169	19,667,167	75,679	88,941	2,324 None.
Western.....	272,758	.....	27,905,571	28,382,858	130,496	138,794	10,098

BRITISH COMPANIES.

	No Return.	No. of Policies including Renewals.	Gross Amount of said Policies.	Net Amount at Risk at Date.	Net Amount of Losses du- ring the Year.	Net Amount Paid for Losses.	Unsettled Claims.
			\$	\$	\$	\$	Not Registered. Registered.
Commercial Union.....	62,745	2,773	8,081,396	9,098,027	19,260	23,638	None. None.
Guardian.....	154,102	7,488	16,100,357	15,694,982	48,462	49,903	3,874 5,000
Imperial.....	184,145	9,903	18,071,908	15,876,967	77,272	87,434	3,900 None.
Lancashire.....	155,880	8,830	19,647,312	23,411,197	48,869	54,703	1,165 None.
Liverpool and London and Globe.....	No Return.	.....	.....	.....	.....	.....	.....
London and Lancashire Fire.....	52,454	2,494	7,208,640	6,575,709	14,406	14,406	None. 1,350
London Assurance.....	253,871	15,179	33,960,381	27,851,165	110,820	117,451	1,732 None.
Northern.....	76,419	4,856	8,372,807	8,176,438	42,169	42,169	None. 1,100
Norwich Union.....	20,507	1,254	2,401,090	2,002,575	1,415	1,415	None. None.
Phoenix of London.....	162,339	6,396	18,351,597	17,840,233	44,261	53,408	610 None.
Queen.....	195,069	9,649	19,717,239	17,961,557	75,241	79,914	3,300 9,300
Royal.....	417,150	22,286	48,240,481	53,541,964	58,512	168,745	3,170 4,035
Scottish Commercial.....	No Return.	.....	.....	.....	.....	.....	.....
Scottish Imperial.....	52,336	3,339	6,321,431	6,692,905	20,077	26,239	None. 800

ABSTRACT FOR THE YEAR 1880.—*Concluded.*
FIRE INSURANCE IN CANADA—AMERICAN COMPANIES.

	Net Cash received for Premiums.	No. of New Policies including Renewals.	Gross Amount of said Policies.	Net Amount at Risk at Date.	Net Amount of Losses Incurred du- ring the Year.	Net Amount Paid for Losses.	Unsettled Claims.	
							Not Registered.	Registered.
	\$	\$	\$	\$	\$	\$	\$	\$
Etna.....	103,175	.....	12,042,656	7,020,350	46,754	44,229	4,075	None.
Agricultural of Watertown.....	47,290	.....	4,937,194	11,266,364	31,177	33,537	1,820	2,200
Hartford	83,191	5,357	7,522,245	8,144,229	34,153	31,088	6,006	None.
Phoenix of Brooklyn.....	7,484	5,210	932,671	983,170	596	672	None.	None.

INLAND Marine Insurance Business in Canada, for 1880.

	Net Cash received for Premiums.	Number of New Policies.	Gross Amount of said Policies.	Net Amount at Risk at date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
						Not Resisted.	Resisted.	
CANADIAN COMPANIES.								
Anchor Marine	\$ 18,568	\$ 721	\$ 1,444,485	\$ 51,215	\$ 14,045	\$ 16,984	\$	\$ 28,693
British America	24 516	.....	4,167,102	26,900	10,681	15,164	None.....	25,135
Merchants' Marine (No return) .....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Canadian	47,484	.....	4,263,171	71,926	20,728	13,068	None.....	30,127
Western	22,788	.....	1,876,081	129,800	32,115	11,286	None.....	41,439
AMERICAN COMPANIES.								
Phenix of Brooklyn	23,580	.....	2,223,880	39,351	30,858	14,607	None.....	45,465

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by Companies combining these branches, for 1880.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies New and Renewed.	Net Amount of Risk at Date.	Net Losses Paid.	Unsettled Claims.		Net Amount of Losses Incurred during the Year.	Remarks.
					Not Return.	Resisted.		
	\$	\$		\$	\$	\$	\$	
Fire Insurance.....	901,303	103,843,568	92,017,123	544,761	117,655	2,500	542,817	In all countries, 31st Dec., 1880.
Inland Marine.....	37,176	6,690,501	347,050	20,997	16,689	2,000	37,434	
Marine, Ocean.....	84,585	8,921,328	353,940	126,599	18,162	1,500	122,576	
	1,023,064	119,455,397	92,718,113	642,357	152,506	6,000	702,817	

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.

Fire Insurance.....	128,298	16,940,580	14,141,995	73,148	4,790	11,340	52,013	In all countries, 31st Dec., 1880.
Inland Marine.....	47,484	4,263,171	71,976	23,306	13,068	None.	30,127	
Marine, Ocean.....	97,958	6,822,522	417,170	69,310	25,831	None.	84,891	
	273,740	28,026,273	14,631,091	164,764	43,689	11,340	166,971	

WESTERN ASSURANCE COMPANY, TORONTO.

Fire Insurance.....	935,660	94,329,115	78,421,490	560,485	67,928	2,875	568,373	In all countries, 31st Dec., 1880.
Inland Marine.....	22,758	1,876,081	129,800	32,115	28,666	None.	41,439	
Marine, Ocean.....	177,888	8,320,539	557,043	210,493	28,613	None.	221,184	
	1,136,336	104,525,735	79,108,333	803,093	107,827	2,875	830,996	

ANCHOR MARINE INSURANCE COMPANY, TORONTO.

Inland Marine.....	18,568	1,444,485	51,215	14,045	16,981	None.	28,693	} In Canada, 31st Dec., 1880.
Marine, Ocean.....	51,567	736,947	12,800	72,927	11,963	13,482	36,088	
	70,135	2,181,032	64,015	86,972	28,947	13,482	64,761	

MERCHANTS' MARINE INSURANCE COMPANY.

Inland Marine.....								
Marine, Ocean.....								

PHENIX INSURANCE COMPANY OF BROOKLYN, U.S.

Fire Insurance.....	57,484	932,671	983,170	672	None.	None.	596	} In Canada, 31st Dec., 1880.
Inland Marine.....	23,580	2,223,880	39,351	30,858	14,607	None.	45,465	
Marine, Ocean.....	27,478	4,655,238	None.	39,447	None.	None.	16,696	
	58,542	7,811,789	1,022,521	70,977	14,607	None.	62,757	

TABLE 1.—Showing the TOTAL ASSETS, and their nature, of Canadian
CANADIAN COM

Companies.	Commenced Business.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Anchor Marine	31st March, 1874	None.	9,175 65	58,680 00
British America.....	1833.....	90,000 00	21,026 25	1,015,886 83
Canada Fire and Marine.....	1st September, 1875..	None.	155 00	77,235 22
Citizens'	1st January, 1865	85,000 00	3,448 98	91,585 00
Dominion	1st January, 1878	None.	1,624 12	27,460 00
London Mutual Fire.....	1859.....	None.	2,197 04	25,000 00
Merchants' Marine.....	No Returns .....	.....	.....	.....
Quebec	1818.....	30,000 00	None.	312,305 00
Royal Canadian	13th August, 1873 ...	5,000 00	34,919 00	190,104 66
Sovereign	July, 1871	1,658 32	746 01	124,711 52
Western	August, 1851.....	66,719 28	49,284 36	1,011,446 01

* Including premium notes, \$218,954.57.

Companies doing business of Fire or Inland Marine Insurance.

PANIES.—ASSETS.—1880.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	9,825 35	5,501 94	530 96	12,907 21	96,621 11	Inland and Ocean.
None.	161,836 72	91,200 22	17,157 74	14,129 21	1,411,236 97	Fire, Inland & Ocean.
None.	37,898 05	19,612 28	2,769 73	6,058 48	143,728 76	Fire.
None.	9,873 93	1,521 11	759 29	13,403 93	205,592 24	Fire, Accident and Guarantee.
None.	3,629 31	49,837 99	374 10	2,485 28	85,410 80	Fire.
None.	*252,891 87	11,434 89	None.	636 53	292,160 33	do
.....	.....	.....	.....	.....	.....	Inland and Ocean.
None.	951 47	63,789 40	6,076 99	783 51	443,906 37	Fire.
None.	51,516 49	201,894 77	None.	30,403 82	513,838 74	Fire, Inland & Ocean.
None.	22,429 55	22,248 58	409 50	1,835 88	174,039 36	Fire.
None.	150,100 17	118,613 33	6,494 30	2,997 74	1,405,655 19	Fire, Inland & Ocean.

TABLE II.—Showing the ASSETS in Canada of British and American

BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Commercial Union (No return)				
Guardian	1st May, 1869.....	None.	None.	100,343 68
Imperial	1864.....	None.	None.	100,069 00
Lancashire	July, 1864.....	None.	None.	100,000 00
Liverpool and London and Globe...	4th June, 1851	96,846 45	608,456 23	169,153 33
London Assurance.....	1st March, 1862	None.	None.	150,000 00
London and Lancashire (No return)				
North British.....	1862.....	73,240 00	35,134 65	562,428 75
Northern	1867.....	None.	None.	105,039 99
Norwich Union	1st April, 1880.....	None.	None.	109,000 00
Phoenix of London.....	1804.....	None.	None.	100,297 00
Queen.....	5th July, '1859	1,080 00	980 00	151,100 00
Royal.....	About 1848	120,000 00	None.	418,182 14
Scottish Commercial (No return)...				
Scottish Imperial..	1869.....	None.	None.	101,996 00

AMERICAN

Ætna, Fire.....	1821.....	None.	None.	109,400 69
Agricultural of Watertown	October, 1878.....	1,100 00	800 00	112,375 00
Hartford.....	1836.....	None.	None.	101,508 50
Phenix of Brooklyn.....	1st May, 1874..	None.	None.	106,937 50

Companies doing business of Fire and Inland Marine Insurance in Canada.

ASSETS IN CANADA, 1880.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks, or deposited with Government	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
						Fire
None.	None.	None.	None.	None.	100,343 68	do
None.	None.	16,567 99	None.	None.	116,636 99	do
None.	10,514 44	12,299 89	None.	None.	122,814 33	do
1,053 40	8,280 96	46,246 85	16,141 03	2,000 00	948,178 25	Fire and Life
None.	None.	None.	None.	None.	150,000 00	do
						Fire.
None.	23,623 45	68,540 10	5,601 96	2,500 00	771,068 91	Fire and Life.
None.	6,057 03	970 84	1,381 23	1,008 60	114,457 69	Fire.
None.	None.	12,011 32	None.	None.	121,011 32	do
None.	None.	None.	None.	None.	100,297 00	do
3,541 20	13,789 32	20,860 02	105 80	2,300 00	193,756 34	Fire and Life.
15,601 31	22,435 60	25,964 50	None.	7,000 00	609,183 55	do
						Fire
None.	4,333 05	10,406 36	1,582 64	None.	118,318 05	do

COMPANIES.

None.	8,631 21	2,679 45	None.	None.	120,711 35	Fire.
None.	18,430 62	5,000 00	76 00	None.	137,781 62	do
None.	540 76	None.	None.	None.	102,049 26	do
None.	3,204 40	None.	None.	None.	110,141 90	Fire, Inland & Ocean.

TABLE III.—Showing the TOTAL LIABILITIES of Canadian Companies doing business of Fire or Inland Marine Insurance.
CANADIAN COMPANIES—LIABILITIES, 1880.

Companies.	Unsettled Losses (F., I. & O.)	Reserve of Unearned Premiums (F., I. & O.) and Liability under other Branches.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock. — d The Reverse.	Capital Stock Paid up or in course of Collection.	Surplus (if any) of Assets over Liabilities and Capital Stock.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Anchor Marine.....	42,428 56	2,574 66	42,045 45	87,048 67	e 9,572 44	55,320 00	.....	Inland and Ocean.
British America	158,506 66	501,883 36	35,702 09	696,092 11	e 715,144 86	500,000 00	215,144 86	Fire, Inland and Ocean.
Canada Fire and Marine.	15,551 12	92,129 11	5,683 56	112,368 79	e 30,359 97	100,200 00	.....	do do
14 Citizens'	*7,858 00	†61,009 48	46,285 54	115,153 02	e 90,439 22	256,190 48	.....	Fire, Accident and Guar- antee.
Dominion	12,833 35	36,405 63	None.	49,239 98	e 36,170 82	69,213 00	.....	Fire.
London Mutual Fire.....	15,733 70	223,838 00	None.	239,571 70	e 52,588 63	.....	52,588 63	do
Merchants' Marine	No Return.	.....	.....	.....	.....	.....	.....	Inland and Ocean.
Quebec	4,561 55	31,746 08	1,192 50	37,500 13	e 406,406 24	325,000 00	81,404 24	Fire.
Royal Canadian	55,029 41	115,654 55	15,000 00	185,683 96	e 328,154 78	300,000 00	28,154 78	Fire, Inland and Ocean.
Sovereign	3,513 50	112,879 00	2,656 20	119,048 70	e 54,990 66	112,090 00	.....	Fire.
Western	110,701 92	550,703 89	30,520 30	691,936 11	e 713,729 08	400,000 00	313,729 08	Fire, Inland and Ocean.

* Including guarantee \$6,108. † Including reserve for guarantee \$7,001.03, and accident \$1,694.88.

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Insurance in Canada for the Year 1880.

BRITISH COMPANIES.—LIABILITIES IN CANADA.

Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	^e Excess of Assets over Liabilities. — ^d The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
No return.	40,691 14	.....	None.	40,691 14	£59,652 54	Fire.
None.	86,322 59	.....	None.	95,193 59	£21,440 40	do
Imperial	8,874 00	.....	None.	111,275 22	£11,539 11	do
Lancashire	12,495 75	.....	1,938 47	165,120 53	£783,057 72	Fire and Life.
Liverpool and London and Globe	1,161 70	50,000 00				
No return						
London and Lancashire Fire	1,350 00	4,000 00	None.	42,010 91	£107,989 09	do
London Assurance	1,731 64	275,000 00	None.	416,412 51	£354,656 40	do
North British	1,100 00	.....	1,979 44	51,322 93	£63,131 71	Fire.
Northern	None.	.....	None.	11,503 00	£109,508 32	do
Norwich Union	610 37	.....	None.	93,363 05	£6,933 95	do
Phoenix of London.	12,600 00	70,000 00	284 82	189,085 20	£4,671 14	Fire and Life.
Queen	7,204 97	259,317 40	None.	521,134 37	£88,049 18	do
Royal	No return.	.....			
Scottish Commercial			1,232 44	35,228 42	£83,089 63	Fire.
Scottish Imperial	800 00	.....			

AMERICAN COMPANIES.

Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	^e Excess of Assets over Liabilities. — ^d The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
4,075 00	36,601 28	.....	None.	40,676 28	£80,035 07	Fire.
4,020 00	57,207 41	.....	None.	61,227 41	£76,554 21	do
6,006 00	49,103 35	.....	None.	55,111 35	£46,937 91	do
14,607 22	5,905 31	.....	None.	20,512 53	£89,629 37	Fire, Inland and Ocean.

Aetna

Agricultural of Watertown.....

Hartford

Phenix of Brooklyn

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies
Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME

INCOME (CASH.)

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Anchor Marine.....	70,135 49	2,789 46	None.	72,924 95	7,360 00
British America.....	1,023,064 35	53,758 53	4,295 07	1,081,117 95	None.
Canada Fire.....	167,608 63	9,015 98	None.	176,624 66	None.
Citizens.....	87,040 73	4,831 48	2,559 49	94,431 70	2,147 98
Dominion.....	70,388 26	3,670 37	None.	74,058 63	525 00
London Mutual Fire.....	106,601 64	1,405 52	1,339 05	109,346 21	None.
Merchants Marine.....					
Quebec.....	62,559 38	21,141 38	7,894 52	91,595 28	None.
Royal Canadian.....	273,740 38	14,076 62	None.	287,817 00	6,685 00
Sovereign.....	121,722 01	6,947 18	470 36	129,139 55	33,497 25
Western.....	1,136,335 98	61,168 56	360 00	1,197,864 54	None.

BRITISH

Commercial Union.....					
Guardian.....	62,745 41	4,185 53	None.	66,930 94	
Imperial.....	154,102 12	5,442 91	None.	159,545 03	
Lancashire.....	184,144 74	4,344 54	None.	183,489 28	
Liverpool & London & Globe	155,879 84	52,155 00	4,132 97	212,168 31	
London Assurance.....	52,454 17	6,256 83	None.	58,711 00	
North British.....	253,871 45	55,351 62	None.	309,223 07	
Northern.....	76,419 22	4,234 70	None.	80,703 92	
Norwich Union.....	20,506 80	4,000 00	None.	24,506 80	
Phoenix of London.....	162,339 26	4,599 07	None.	166,938 33	
Queen.....	195,069 02	4,485 79	None.	199,554 81	
Royal.....	417,150 37	12,493 46	4,466 30	434,110 13	
Scottish Commercial.....					
Scottish Imperial.....	52,336 34	5,234 97	None.	57,571 31	
London and Lancashire Fire.					

AMERICAN

Atna Fire.....	103,175 35	4,721 27	None.	107,896 62	
Agricultural of Watertown...	47,289 99	136 87	None.	47,426 86	
Hartford.....	83,190 72	3,180 00	None.	86,370 72	
Phenix of Brooklyn.....	58,541 57	None.	None.	58,541 57	

doing Fire or Inland Marine Insurance in Canada, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1880.

EXPENDITURE (CASH.)

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
86,971 91	9,439 73	4,796 00	101,207 64	<i>d</i> 16,836 42	<i>d</i> 28,282 69	Inland & Ocean.
692,357 37	295,297 69	49,944 00	1,037,598 46	<i>e</i> 330,706 98	<i>e</i> 43,519 49	Fire, Inland and Ocean.
120,718 89	45,172 24	None.	165,891 13	<i>e</i> 46,889 79	<i>e</i> 10,733 53	Fire.
55,674 24	30,636 26	None.	86,310 50	<i>e</i> 31,366 49	<i>e</i> 8,121 20	do
48,972 63	24,080 49	None.	73,053 12	<i>e</i> 21,415 63	<i>e</i> 1,005 51	do
75,098 35	27,943 33	None.	103,041 68	<i>e</i> 31,503 29	<i>e</i> 6,304 53	do
33,368 53	13,033 86	32,610 50	79,012 89	<i>e</i> 29,190 85	<i>e</i> 12,582 39	do
164,763 73	78,492 13	12,300 00	255,555 86	<i>e</i> 108,976 65	<i>e</i> 32,261 14	Fire, Inland and Ocean.
88,940 62	37,069 83	None.	126,010 45	<i>e</i> 32,781 39	<i>e</i> 3,129 10	Fire.
803,092 77	307,465 55	60,000 00	1,170,558 32	<i>e</i> 333,243 21	<i>e</i> 27,306 22	Fire, Inland and Ocean.

COMPANIES.

23,638 30	14,059 13	.....	37,697 43	<i>e</i> 39,107 11	<i>e</i> 29,233 51	Fire.
49,902 86	32,272 60	.....	82,175 46	<i>e</i> 104,199 26	<i>e</i> 77,369 57	do
87,433 80	46,309 92	.....	133,743 72	<i>e</i> 96,710 94	<i>e</i> 51,745 56	do
54,702 76	37,421 38	.....	92,124 14	<i>e</i> 101,177 08	<i>e</i> 120,044 17	do
14,405 68	10,476 68	.....	24,882 36	<i>e</i> 38,048 49	<i>e</i> 33,828 64	do
117,450 94	66,866 91	.....	184,317 85	<i>e</i> 136,420 51	<i>e</i> 124,905 22	do
42,169 43	14,062 99	.....	56,232 42	<i>e</i> 34,249 79	<i>e</i> 24,471 50	do
1,415 12	6,861 21	.....	8,276 33	<i>e</i> 19,091 68	<i>e</i> 16,230 47	do
53,407 79	38,125 53	.....	91,533 32	<i>e</i> 108,931 47	<i>e</i> 75,405 01	do
79,914 20	41,289 53	.....	121,203 73	<i>e</i> 115,154 82	<i>e</i> 78,351 08	do
168,745 44	88,860 44	.....	257,605 88	<i>e</i> 248,404 93	<i>e</i> 176,504 25	do
26,239 01	11,423 08	.....	37,662 09	<i>e</i> 26,097 33	<i>e</i> 19,909 22	do

COMPANIES.

44,228 74	14,022 78	.....	58,251 52	<i>e</i> 58,916 61	<i>e</i> 49,645 10	Fire.
33,526 70	19,281 32	.....	52,808 02	<i>e</i> 13,763 29	<i>e</i> 5,331 16	do
31,088 02	11,254 65	.....	42,342 67	<i>e</i> 52,102 70	<i>e</i> 44,028 05	do
70,976 23	11,502 81	.....	82,479 04	<i>d</i> 12,431 66	<i>d</i> 23,937 47	Fire, Inland Marine & Ocean.

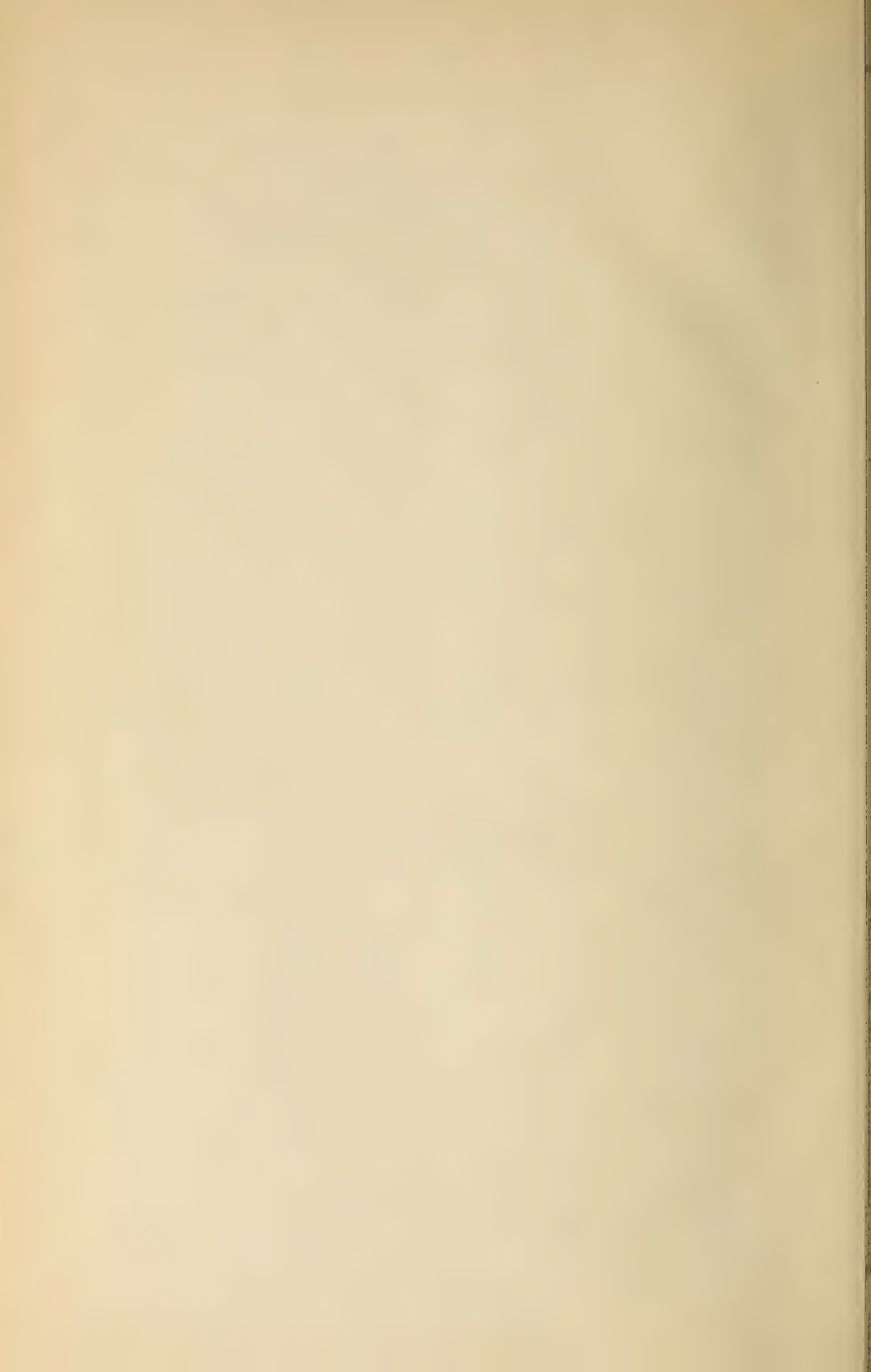
ABSTRACT of Life Insurance in Canada for Year 1880.

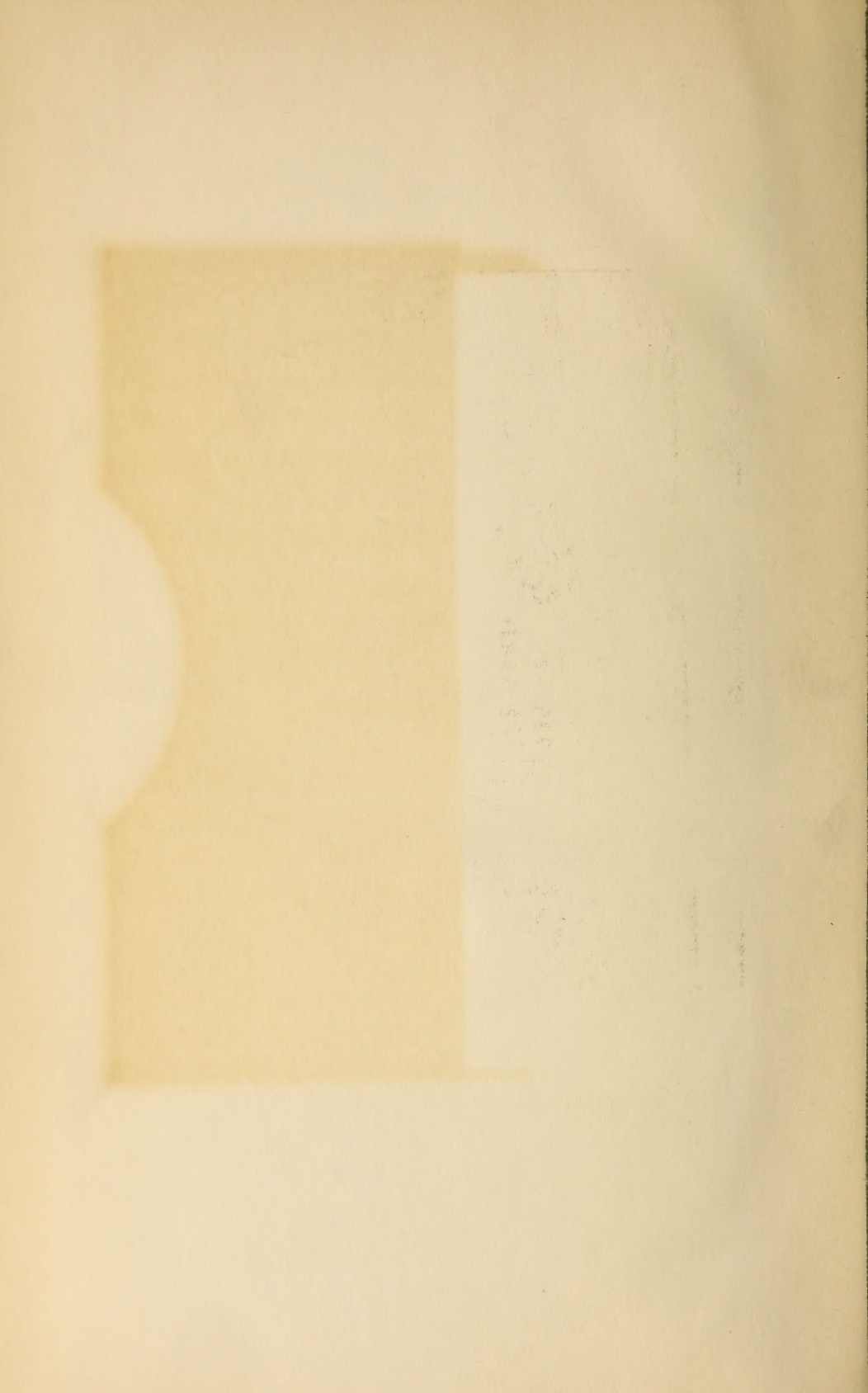
Premiums for year.	Number of Policies New.	Amount of Policies New.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	UNSETTLED CLAIMS.		Date of Return.
								Not Resisted.	Resisted.	
		\$		\$		\$	\$	\$	\$	1880.
<i>Canadian Companies.</i>										
Canada (No return.)										
Citizens'	107	195,700	692	1,141,440	14	17,308	15,000	5,100	None.	Dec. 31
Confederation (No return).										
Mutual (No return).										
Ontario Mutual (No return).										
Sun (No return.)										
7 Toronto	68	69,716	210	193,747	2	3,000	1,930	2,000	None.	do 31
<i>British Companies.</i>										
Briton Life (No return).										
*Briton Medical (No return).										
Commercial Union (No return).										
Edinburgh	None.	None.	226	567,753	5	8,062	7,543	1,978	None.	Mar. 31
*Life Association of Scotland.	None.	None.	1,674	3,195,191	23	50,312	67,125	28,655	None.	April 5
Liverpool and London and Globe.	8	18,467	195	281,541	4	6,853	5,679	973	None.	Dec. 31
London Assurance	2	5,810	9	29,370	None.	None.	1,848	None.	None.	do 31
London and Lancashire Life.	425	706,900	1,363	2,186,740	7	12,045	10,500	4,545	None.	do 31
North British.	26	112,488	335	994,979	12	37,710	35,221	8,464	None.	Nov. 30
Queen	7	18,460	205	410,603	1	2,433	6,433	None.	None.	Dec. 31
Reliance (No return).										
Royal (No return).										
*Scottish Amicable (No return).										
*Scottish Provident (No return).										
*Scottish Provincial (No return).										
Standard (No return).										
17 Star (No return).										
<i>American Companies.</i>										
Etna (No return).										

ABSTRACT of Life Insurance in Canada for Year 1880.—Continued.

	Premiums for year.	Number of Policies, New.	Amount of Policies, New.	Number of Policies in force at date.	Net amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Registered.	Registered.	
<i>American Companies—Continued.</i>	\$		\$		\$		\$	\$	\$	\$	1880.
*Connecticut (No return).	191,485	676	2,020,600	2,423	5,352,547	26	58,590	62,875	7,500	None.	Dec. 31.
Equitable.....	27,102	15	33,750	429	951,932	4	7,000	7,000	2,000	None.	Dec. 31.
Metropolitan.....											
*National (No return).											
*New York (No return).	33,130	None.	None.	618	925,743	6	27,907	27,907	None.	None.	Dec. 31.
*North Western.....											
*Phoenix of Hartford (No return).											
Travellers' (No return).											
Union Mutual (No return).	1,723	None.	None.	27	44,665	None.	None.	None.	None.	None.	Dec. 31.
1211*United States.....											

* These companies have ceased doing new business in Canada.





12691

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Canada. Parliament
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v.14⁷ (1880-81).

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